

complaint

Miss M complains that a repair carried out by British Gas Insurance Limited under a home emergency policy resulted in a leak which damaged her property.

background

Miss M has a home emergency policy with British Gas. The policy provided cover for the plumbing in Miss M's home.

In December 2017 Miss M called British Gas to make a claim as she had a dripping kitchen tap. British Gas arranged for an engineer to attend. The engineer turned off the water flow to the tap via the isolation valve that was in the unit under the sink. The plumber replaced the cartridge in the tap and left the property.

Soon after, Miss M went away for a few days. On returning home she discovered there'd been a leak from the isolation valve. The leak had damaged the floor and the kitchen unit. Miss M complained to British Gas.

British Gas didn't uphold Miss M's complaint. It said that its engineer had properly and appropriately turned off the isolation valve to carry out the repair to the tap. The cause of the leak had been caused by a failure of the isolation valve and not by any action of the engineer.

Miss M was unhappy at British Gas' response and complained to this service. Our investigator didn't recommend that Miss M's complaint should be upheld. He said that there wasn't any evidence that the engineer had been either reckless or careless when they'd used the valve to turn off the water supply. He thought the engineer had correctly used the valve to isolate the water supply when fixing the tap. The investigator also said there could be other reasons why the valve later leaked such as its age.

Miss M disagreed with our investigator's view. She said the engineer should've checked the valve wasn't leaking before leaving her property.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I think it's agreed the leak in Miss M's kitchen came from same isolation valve that the engineer had used to turn the water off when fixing the tap. The purpose of the valves is to turn the water flow off and on and so it was reasonable that the engineer would use this valve rather than the full stopcock to carry out the repair.

Miss M has described the engineer using a screwdriver to close the isolation valve. British Gas has said that this was the correct method to use. I've seen that isolation valves have different ways of being opened and closed. Some have levers, some have wheels to turn and others have slots in which a screwdriver is placed to turn it. So I think it's more likely than not that the engineer used the right method to close and then reopen the valve.

As our investigator has said there can be a number of reasons why a valve fails. And although I appreciate this leak happened close to the engineer's visit that, on its own, isn't enough for me to be able to say the engineer did something wrong. The valve could've failed due to its age or condition. I don't have any evidence that the engineer did anything that was

careless or negligent when he carried out the repair. He used the valve for its intended purpose.

Miss M says the engineer should've checked it wasn't leaking before he left. As the leak wasn't discovered for some days I don't think its fair for me to say that the engineer didn't check properly that the valve wasn't leaking after he'd fixed the tap and turned it back on. The leak could've happened after the engineer had left.

So although I appreciate my decision will be of a disappointment to Miss M I'm not upholding her complaint.

my final decision

I'm not upholding Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 13 October 2018.

Jocelyn Griffith
ombudsman