

## **complaint**

Ms B and Mr M complain about the service they received from British Gas Insurance Limited under their home emergency insurance policy.

## **background**

Ms B and Mr M complained to British Gas about its handling of a problem with their central heating boiler. And, being unhappy with its response, they complained to this service.

British Gas repaired the damage it had caused to Ms B and Mr M's home. And it agreed to make an appropriate payment to cover damage to their electrical items, on receipt of details of these items.

It also offered Ms B and Mr M £150 compensation for the trouble and upset they'd experienced. And during our investigation British Gas offered them a further £150 compensation.

Our adjudicator thought this was reasonable, in the circumstances.

Ms B and Mr M thought the compensation needed to be much higher to reflect the distress and inconvenience they'd experienced. So, the matter's been referred to me to make a final decision.

## **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've decided to partly uphold Ms B and Mr M's complaint and to ask British Gas to pay them compensation totalling £300. I'll explain why.

I see there's substantial agreement between the parties about the events which led to this complaint. So, I don't propose to set them out in detail. And I note British Gas has now repaired the damage to Ms B and Mr M's home and it's agreed to make an appropriate payment to cover damage to their electrical items, on receipt of details of these items. So, my decision concentrates on the appropriate amount of compensation, in the circumstances.

Ms B says British Gas caused her to be reduced to tears for two days while she was in pain and distress from the situation. And she says her family was left to go through emotional pain too.

Ms B also says she was ill at the time and she was only allowed warm liquids, on hospital advice. And she says she was left in a cold house with no gas, electric or water.

In addition, Ms B says she felt this horrific experience would never end. And she says the whole experience deteriorated her health and left her broken with unfixable emotional distress. So, she says British Gas should pay her a substantial amount for how it dealt with her and what it put her through from start to finish.

British Gas says, having reviewed the issues raised by Ms B and Mr M, it believes their complaint is justified. And it says it now realises the £150 compensation it originally offered

them didn't fully recognise the distress and inconvenience caused by the leak and arranging for the damage to be put right. So, it says it's offered them a further £150.

I see this situation arose when a British Gas engineer, who attended Ms B and Mr M's home to fit parts to their central heating system, didn't turn the mains water supply off properly. So, water leaked on to their possessions in the loft and through the bathroom ceiling, causing property damage. And, as a consequence, Ms B and Mr M were left without heating and hot water for more than 24 hours.

I understand the situation caused considerable distress and inconvenience for Ms B and Mr M and their family. And I've a great deal of sympathy for them. But British Gas has recognised that its original compensation offer wasn't adequate and it's now offered them a total of £300. Taking into account all the circumstances I think this is reasonable and is in line with compensation awards this service has made in other similar situations.

So, I partly uphold Ms B and Mr M's complaint.

#### **my final decision**

I partly uphold Ms B and Mr M's complaint against British Gas Insurance Limited. It must pay them a total of £300 compensation for the trouble and upset they've experienced as a result of its poor handling of their claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B and Mr M to accept or reject my decision before 30 May 2017.

Robert Collinson  
**ombudsman**