

complaint

Mr B complains that British Gas Insurance Limited mishandled his claim on a home care insurance policy.

background

Mr B's cover included plumbing and drainage. He called for help with a leak. He complained that British Gas said it wasn't covered.

Our investigator didn't recommend that the complaint should be upheld. She didn't think British Gas had done anything wrong. She said an engineer's report confirmed that there was an issue with poor installation.

Mr B disagrees with the investigator's opinion. He says, in summary, that British Gas didn't mention poor installation.

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 have no reason to doubt Mr B's statement that someone else had installed the outside tap before he moved into the property.

But – like most home assistance policies - The British Gas policy excludes the mending or upgrading of items which had faults before they were added to the policy.

British Gas sent an engineer from another company. I hold British Gas responsible for his actions. The engineer's report included the following:

"Rejected Claim – Poor Installation/Third Party Damage/Accidental Damage....

found leak on self cutting tap to outside tap which is on a flexi pipe, advised not covered, customer taking up with bg as not happy with my explanation"

Mr B hasn't provided any photographs or technical evidence to contradict the engineer's report. So I find that whoever installed the pipe to the outside tap had done it poorly in such a way that it had been faulty before Mr B took out plumbing and drainage cover with British Gas.

Therefore – keeping in mind the policy exclusion I've mentioned - I don't think British Gas treated Mr B unfairly by declining to help him with the leak.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 15 December 2017.

Christopher Gilbert
ombudsman