

complaint

Ms P complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Ms P had a home emergency insurance policy with BG. She called them when the toilet in her downstairs shower room wouldn't flush. BG sent an engineer to repair it. A few weeks later Ms P noticed a leak. This had caused damage to the tiles surrounding the toilet. She called BG again, and the second engineer noticed that the first engineer had fitted an incorrect part.

The second engineer fitted another part but failed to fix this with a proper seal. This caused a further leak. This second leak was fixed a week later. It was then approximately three weeks before the tiling was replaced. Another visit was needed four weeks after that as the grout needed to be replaced.

So following the visit from the original engineer who attended to fix her toilet flushing problem, five further visits were necessary to deal with the problem caused by his incorrect repair – one to fix the original leak that resulted from this, another to fix the leak caused by the second engineer, one to assess the work necessary and to quote for re-tiling, one to replace the tiling, and another to re-do the grouting. During this time Ms P and her husband were still able to use the toilet in their downstairs shower room, but they had to place a towel around the toilet until the leak caused by the second engineer was repaired. And the repairs to the tiling used up their supply of spare tiles.

BG has accepted that the quality of its work caused damage to Ms P's shower room, and it originally sent her a cheque for £200 as compensation. Our adjudicator suggested that BG should pay £350 compensation, and BG has agreed to this. Ms P isn't satisfied with this amount and thinks that BG should pay her £1000. She's asked that the matter be referred to an ombudsman to decide what's appropriate.

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'm in agreement with the figure suggested by the adjudicator, and I'll explain why.

I appreciate all that Ms P has said about the pride she takes in her home and the stress that she experienced in having her shower room damaged by BG engineers. She had to put up with numerous visits by engineers and repair workers to get it back to normal. It also caused some inconvenience as she had to wrap a towel around the toilet until the second leak was fixed. I also appreciate that she's concerned about no longer having any spare tiles in case they are needed in the future.

But I also have to take into account the level at which we make compensation awards and their purpose. They're not intended to be punitive, but to reflect the degree of upset or inconvenience that's been suffered. I accept that Ms P has suffered stress because the problem caused by BG took a number of visits to put right, and some inconvenience. But I don't think this justifies compensation at the level that Ms P is hoping for, although I do think that BG's original offer of £200 is a bit on the low side.

So taking everything into consideration, I think that the amount of £350 suggested by our adjudicator, and accepted by BG, is fair and appropriate compensation, and is in line with our approach to awards in similar circumstances.

my final decision

I require British Gas Insurance Limited to pay Ms P compensation of £350, less any sum already paid to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 11 March 2016.

Nigel Bremner
ombudsman