

## **complaint**

Mr and Mrs F are unhappy with the settlement offered to them for damage caused following a claim under their home care policy with British Gas Services Limited.

## **background**

In February 2017 an electrician called at Mr and Mrs F's home to carry out electrical repairs in their garage under their home care policy. In doing so he disconnected the washing machine, and in putting it back failed to reconnect the outlet pipe properly. As a result when the machine was used, it flooded the garage, damaging a kitchen unit and carpet which were in the garage in the process. British Gas replaced the kitchen unit, but the carpet remained outstanding. Eventually, after some chasing, British Gas offered £100 for the cleaning of the carpet in July 2017. Mr and Mrs F were unhappy with this, as they said the carpet was now beyond repair, having gone mouldy and starting to rot. British Gas offered a further £50 for the inconvenience caused, but wouldn't increase its offer for the carpet.

On referral to this service our investigator said that although the £100 offer for the cleaning of the carpet was acceptable, British Gas should increase its offer of compensation to £200.

British Gas disagreed with that and the matter has been passed to me for consideration.

## **my findings**

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

The damage to the carpet was a consequence of the claim, rather than being part of a claim itself. British Gas is clearly liable for that damage but it was entitled to assess the type of carpet and the state of it before it made its offer. It should offer a reasonable repair. It suggested that the carpet wasn't damaged because it was clean water that came out of the washing machine. As all parties are agreed it was the outlet pipe that wasn't reconnected properly so it would have been dirty water. Having said that, it doesn't mean that Mr and Mrs P should have just left the carpet to get mouldy and start to rot. If they had had the carpet cleaned and then asked British Gas to pay I think that would have been entirely reasonable.

So I think that British Gas's offer of £100 to clean the carpet is reasonable.

So this leaves just the question of what sort of compensation payment might be reasonable for British Gas to pay. As I've said this is something that happened after a claim was dealt with. So I shall take into account the stress and inconvenience caused by the damage happening in the first place.

British Gas acted quickly to replace the damaged unit, but it made no offer for the damaged carpet for five months. In the meantime Mr and Mrs F had to do a fair bit of chasing. There doesn't appear to be a reason for the delay apart from it being assumed that the replacing of the unit was sufficient. The investigator suggested raising the proposed compensation figure to £200. And taking into account all the circumstances of the case I think that that is a fair and reasonable way of settling the matter.

**my final decision**

I uphold the complaint and require British Gas Services Limited to pay to Mr and Mrs F a total of £300, £100 for the cleaning of the carpet and £200 compensation for the distress and inconvenience caused to them by the incident and its handling.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs F to accept or reject my decision before 19 April 2018.

Ray Lawley  
**ombudsman**