

complaint

Mrs D's complaint is about the way in which the engineer appointed by British Gas Insurance Limited conducted himself when she made a claim on her home care insurance policy.

background

In September 2015 a British Gas engineer visited Mrs D at home and identified there was a leak in her open flue boiler. The engineer told Mrs D that he would have to cap the appliance because it was unsafe.

British Gas says Mrs D refused to have the boiler capped and that the engineer told her that if she did this National Grid would have to attend to cap the appliance. If she refused to allow this they would have to cap the supply from the road and this would lead to her being liable for the charges to this being reinstated.

Mrs D says the engineer was unpleasant to her. He told her that she'd either need a new boiler or he'd need to cap it. Mrs D says she felt the cost of a new boiler was significant so she felt she needed a second opinion before she agreed to anything. At this point she said the engineer left the property in a 'mood' and returned an hour later with someone from the National Grid without any warning.

Mrs D's boiler was capped by the National Grid as a result of this visit. Following this Mrs D asked British Gas for a second opinion. A further engineer visited her property the following day. He confirmed the first engineer's diagnosis was right. Mrs D then asked for British Gas to provide a quote for the necessary repairs. A British Gas service manager telephoned Mrs D the same day and explained that the repair wasn't covered by her policy but offered her two options; either for its sales team to provide a quote for a replacement boiler or for Mrs D to arrange her own independent engineer to carry out the repair work. The service manager then tried to locate a replacement flue for Mrs D from local stockists but was unsuccessful. He then said British Gas couldn't provide a quotation for the work because it couldn't obtain a replacement flue. Mrs D arranged her own repair with an independent engineer.

Mrs D's complaint is about how she was treated by the engineer who attended her property and the fact that the service manager called to tell her that a repair for the flue could be completed by British Gas when it couldn't. She says this left her without heating and hot water for a few more days because she had to source her own engineer.

British Gas accepts that there might have been a misunderstanding about the flue being covered by the policy so has offered Mrs D £50 as compensation for this. Mrs D has rejected this.

Our adjudicator considered Mrs D's complaint and thought it should be upheld. He said that British Gas should compensate her by paying her £100 for the trouble and upset it caused her, which included the £50 it had already offered. British Gas didn't agree so the matter has been passed to me to decide.

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 crux of Mrs D's complaint is about how she feels she was treated by the engineer. She says she was told that either she would need a new boiler or her gas supply had to be capped. I can quite see how the cost of a replacement boiler would've been something Mrs D would've wanted to think about. But I also take on board what British Gas has said about the boiler being unsafe and the fact that the supply needed to be capped if Mrs D wanted a second opinion.

There is no call recording of the engineer's report to British Gas when he left Mrs D's property to call for the National Grid to attend. So I can't tell what he said about his conversation with Mrs D. As far as Mrs D is concerned the engineer simply left her property after she asked for a second opinion and returned an hour later with a National Grid representative. Mrs D also says she thought the engineer had left to call British Gas to discuss the matter but that doesn't appear to have been the case. Mrs D has always maintained that she wasn't averse to the gas supply being capped and that she didn't refuse this. She said she only asked for a second opinion but was then confronted with a National Grid representative telling her she'd have to pay £1,000 to have her gas supply reinstated if she didn't agree to it being capped. I can see why this would've been worrying for Mrs D and why it would've made her feel like she hadn't been listened to.

I think that British Gas could've done more to avoid Mrs D feeling this way. The engineer could've explained the urgency of the situation. If this wasn't accepted by Mrs D then the engineer could've asked British Gas to call her and explain how long it would take for a second opinion to be obtained and that she would need to agree to the gas supply being capped if she wanted to avoid the National Grid being called out. It doesn't appear that any of these things happened which didn't help the situation. That having been said, I recognise the urgency of Mrs D's gas supply being capped. My feeling is that the situation could've been handled better by the engineer or British Gas' customer relations team. Because of this I think that British Gas should pay Mrs D £50 to compensate her for the stress and inconvenience it has caused her.

Mrs D also says she was given the wrong information about the possibility of repair works to the flue being completed by British Gas when she spoke to the service manager. I don't think that's quite right. Whilst it's right that works to the flue weren't covered under her policy, it looks as though British Gas was trying to offer her a repair to this at a cost. It was only when the service manager couldn't locate a replacement flue that he suggested she go elsewhere. I don't think British Gas can be blamed for this because it looks like it was only trying to help resolve the problem.

There seems to be some confusion about the issue of Mrs D being told that works to her flue would be covered under the policy. British Gas has offered Mrs D £50 to compensate her for this. I think this is reasonable in the circumstances of this complaint.

my final decision

For the reasons set out above I uphold Mrs D's complaint against British Gas Insurance Limited and direct it to pay Mrs D £100 for the trouble and upset it has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to Mr D to accept or reject my decision before 4 April 2016

Lâle Hussein-Doru
ombudsman