

complaint

Mrs R complains about British Gas Insurance Limited's (BG) work under her homecare insurance policy. My references to BG include its agents.

My decision is against a different part of British Gas' business to that mentioned by our investigator in his correspondence with Mrs R. BG is the policy insurer and the correct business for the complaint to be about. BG hasn't objected. The change in business hasn't affected the outcome of my decision.

background

In June 2017 Mrs R had issues with her boiler and BG's engineer fixed and serviced the boiler under her policy. On 23 October Mrs R contacted BG as she'd noticed problems with the gas pressure, when the boiler was in use the flame on the hob reduced. Its engineer was booked to attend the next day but didn't arrive at the arranged time. That evening BG's rearranged engineer called ahead and when Mrs R described the problem the engineer advised her to call the national gas emergency service. Its engineer came straight away, measured the gas pressure and shut off the gas supply. The next day the national service's engineer found a bent gas pipe in the garden which was replaced and the gas restored.

Mrs R complains that BG's customer service agents hadn't treated the problem as an emergency. She thinks BG's engineer should have attended sooner as her family could have been in danger. Also she thinks that in June BG's engineer should have tested the home supply gas pressure as part of the boiler check as she'd mentioned the low pressure. If he had, the problem could have been put right much sooner.

BG said its engineer who'd attended in June had measured the gas pressure to the boiler and found normal levels. He didn't have any cause for concern so he didn't measure the pressure of the main supply coming into the property. It accepted its engineer failed to turn up at the arranged time on 23 October. It accepted its customer service agents failed to identify the safety issues in October and the matter should have been referred straight to the gas emergency service. It also accepted it had given poor service in handling Mrs R's complaint. It offered a total of £230 in compensation.

Mrs R complained to us as she didn't think £230 was enough to recognise that she and her family were in danger for four months. Also BG hadn't answered her point that in June she'd told the engineer about the low pressure.

Our investigator thought BG's £230 offer was fair compensation for Mrs R's distress and inconvenience for what had happened, rather than what could have happened.

Mrs R disagrees and wants an ombudsman's 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'm not upholding this complaint for broadly the same reasons as our investigator.

Mrs R doesn't think £230 takes into account that in June BG's engineer missed a chance to identify and resolve the problem. BG's final response letter to Mrs R did say it wasn't given any indication there was any underlying issue with the gas pressure in June. I don't have any evidence to support that Mrs R did mention the low gas pressure to BG's engineer at that time. But even if there was such evidence and the engineer failed to realise a potential danger and take reasonable steps I still think BG's offer of compensation is fair for the distress and inconvenience Mrs R actually had due to BG's poor service.

I do understand Mrs R thinks her family were in danger for four months and BG should pay more compensation to reflect that. But as our investigator correctly explained, we don't award compensation to punish or fine a business. We award compensation on the basis of Mrs R's distress and inconvenience due to what actually happened, not on what potentially could have happened. Thankfully nothing happened and no one was harmed. Mrs R only knew of a potential risk for a short time.

BG sent the £230 cheque to Mrs R. I don't know if she cashed the cheque but if she no longer has it and wishes to accept BG's offer she should contact it direct.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 16 May 2018.

Nicola Sisk
ombudsman