

## **complaint**

Mrs F complains that British Gas Insurance Limited gave poor service under a home emergency insurance policy.

## **background**

Where I refer to British Gas I refer to the insurance company of that name and I include engineers and others for whose actions I hold it responsible.

Mrs F had a British Gas HomeCare insurance policy. She complained that British Gas took too long to identify and fix a leak of gas.

Our investigator didn't recommend that the complaint should be upheld. He didn't think that British Gas had done anything wrong.

Mrs F disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- She had been telling British Gas for quite a few years about a leak.
- Her calls to British Gas were regarding her high gas bills. She did mention a gas leak a few times as the cause of the high bills.
- For years there was a risk of gas exploding.
- For years she had a leak behind her gas cooker and so very high bills.
- British Gas didn't find the leak.
- Another gas company fitted the gas meter and detected the leak.
- Mrs F told British Gas where the gas leak was.

## **my findings**

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

From the renewal letter from July 2016, I see that Mrs F had cover for her central heating, home electrics and plumbing and drainage.

From a letter in March 2017, I see that Mrs F added kitchen appliance cover for her cooker. And in May 2017 British Gas replaced some gas burners on her cooker.

Although she hasn't given details of whom she told and when, I accept Mrs F's statement that she had mentioned high gas bills.

From the renewal letters from July 2017 and July 2018 I see that Mrs F again had cover for her central heating, home electrics and plumbing and drainage. I don't think she had cover for her cooker. But the British Gas policy terms say that the central heating cover included cover for her gas supply pipe. And I think that included the part of her gas supply pipe behind her cooker.

In August 2018 the gas infrastructure company told Mrs F she had leaking gas pipework behind her cooker.

I can see that Mrs F may have thought that British Gas had left leaking pipework in May 2017.

But if Mrs F had really thought she had a gas leak I would've expected her to have dialled the emergency number as soon as she formed that view. And in August 2018 the infrastructure company had done some work to the gas meter.

So I don't think there's enough evidence that there was any gas leak before the work to the gas meter. And I'm satisfied that British Gas made the leaking pipework safe on 10 August 2018 and replaced it on 15 August 2018.

Therefore I don't find British Gas responsible for any gas leak. And I don't find it fair and reasonable to direct British Gas to pay Mrs F compensation or to do anything else in response to this complaint.

### **my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct British Gas Insurance Limited to do anything further in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 7 September 2019.

Christopher Gilbert  
**ombudsman**