

complaint

Mr H complains about the way British Gas Insurance Limited dealt with a claim on his home emergency policy.

background

Mr H took out a home emergency policy with British Gas, relating to a property that he lets out to tenants.

In December 2014 he reported to British Gas that a radiator was leaking. British Gas sent an engineer, who removed the faulty radiator. Over the next few days, British Gas attended again, removing sludge from the system and then fitting a new radiator.

British Gas said it would need to do a power flush of the system, which would cost around £700. After Mr H pointed that this had been done previously, British Gas confirmed that he wouldn't have to pay for it to be done again

Mr H was unhappy about the time it took to deal with this. He complained to British Gas and then to this service. Mr H said he had to contact British Gas again in February 2015 as he hadn't heard anything about the power flush. And it didn't carry out the power flush until June.

Mr H also said the delay providing the new radiator caused him and his tenant unnecessary inconvenience and distress. He was also unhappy that he had to chase British Gas for updates. British Gas accepted that had been some delay and offered compensation of £80. It later increased the offer to £110.

Our adjudicator said there had been delays by British Gas dealing with the repairs and the power flush, and replying to Mr H's complaints. She noted that British Gas had initially offered compensation of £80 in April 2015, but Mr H didn't get that email. And she noted that heating and hot water were available – British Gas had isolated the radiator in December 2015, so the water and central heating could be switched on. By now, British Gas had increased its offer to £200. The adjudicator thought this increased offer was reasonable.

Mr H disagrees with the adjudicator's view and thinks £200 isn't enough. Amongst other things, he says:

- He reported the fault on 12 December and it was only after he contacted British Gas on 15 December that he was told the water and heating could be switched on. This meant that the tenant's two young children had to spend over three days in a cold, damp house with no heating in the middle of winter.
- The leak left the carpet saturated. The radiator was left leaning against the wall until a new one was fitted on the 19 December, leaving the tenant and his family with dirty and contaminated conditions until then.
- British Gas was very quick to send him a quote for £719 for power flushing the system. He had to remind them that under the policy terms he wouldn't have to pay for the power flush as he'd already had this done. He got the impression British Gas hoped he wouldn't remember that the power flush had been done before and would simply pay the £719. This seemed like underhand tactics by British Gas.
- He complained to British Gas in March 2015 and specifically asked to be contacted by e-mail. He repeated this request, but it was ignored until he received an email on 20 July 2015.

- In June 2015 (after he'd complained) a British Gas engineer turned up at the property unannounced and without his knowledge, despite the policy saying engineers would call ahead to say they're on their way.
- He doesn't accept the offer of £200 due to the above issues, the time and effort it has taken him writing emails, letters and making telephone calls, and all the frustration and stress the whole situation has caused him.

my findings

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

It's clear there were delays. The issue for me is what British Gas should do to put things right. It has now offered £200 to compensate Mr H for the distress and inconvenience caused to him, but Mr H doesn't think that's enough.

Although there was some delay replacing the radiator, it was a period of a few days. And British Gas' engineer isolated the radiator, so the heating and hot water could be used. I appreciate this was inconvenient for the tenant's family, but I don't think the effect on Mr H was so serious.

The delay sorting out the arrangements for the power flush and the failure to reply to Mr H's complaint promptly would have caused him more frustration, especially if he felt British Gas wasn't taking his concerns seriously. It was some months before the power flush was sorted out. And he had to chase British Gas for updates. But as I've said, the heating and hot water were working during this time – it wasn't a situation where he was having to chase British Gas to get things working.

The main problem was the lack of replies to his correspondence – even after he'd complained. I don't doubt that this was frustrating for Mr H. But, taking account of all the circumstances, I think the compensation British Gas has now offered of £200 is a fair amount to compensate him for the trouble and upset caused.

my final decision

My final decision is that I don't uphold Mr H's complaint other than to endorse British Gas Insurance Limited's offer to pay compensation of £200, which I think is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 18 July 2016.

Peter Whiteley
ombudsman