

complaint

Mrs F has complained that British Gas Insurance Limited broke her toilet while carrying out repairs under her HomeCare policy.

My references to British Gas include its agents.

background

In 2016 Mrs F used her policy to call out British Gas due to a leak from her toilet. She said in the process of trying to repair it British Gas caused further damage. She then said British Gas fitted the wrong part. That part was replaced but British Gas didn't think it had caused more damage to the toilet. In June 2016 it told Mrs F that her toilet was beyond repair.

Mrs F didn't buy a new toilet and a few months later called British Gas again due to more problems. A number of engineers and plumbers looked into things and fitted new parts. British Gas also replaced some of the parts it had previously replaced.

In April 2017 Mrs F called British Gas again due to a blockage in her toilet. She said British Gas had previously fitted the wrong parts and complained as she thought it was responsible for causing further damage to her toilet. She also said one of the engineers had been rude to her on the phone and accused her of trying to get a new toilet. She was particularly upset by this due to the toilet's sentimental value.

British Gas was unable to find the call but paid Mrs F £50 for any distress caused. But it didn't think it was responsible for her toilet being irreparable. It said it had carried out repairs that had extended her use of the toilet. Mrs F brought her complaint to us.

The investigator who looked into Mrs F's complaint thought it was reasonable for British Gas to pay Mrs F £50 compensation. She didn't think British Gas was responsible for Mrs F's toilet breaking. So she didn't think it needed to replace it. Mrs F didn't agree and asked for 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. Having done so, I think the £50 compensation British Gas has paid Mrs F is reasonable and I'm not going to ask it to do anything else.

The part of Mrs F's policy relating to her toilet, covers her for repairs and replacement, with available parts, to her drains and plumbing systems, including toilet siphons. It doesn't cover sanitary wear which it describes as a toilet bowl and cistern. A replacement toilet isn't covered under Mrs F's policy which means I'd only say British Gas should replace it if I think it had broken it.

Mrs F was clearly experiencing problems with her toilet as she called British Gas as it wasn't flushing. I can see from the job sheets British Gas fitted the wrong part initially and had to go back to replace it. It's said that's because the parts for Mrs F's toilet are no longer made as standard so it needed to temporarily repair the toilet while waiting for the part. Mrs F has told

us that her toilet was a number of years old and I think that's supported by the parts no longer being available as standard.

I can see British Gas' job sheet says it had tried everything to fix the problem but advised Mrs F to get a new toilet. It also gave her advice to remove lime scale. Despite British Gas thinking Mrs F's toilet was beyond repair it still visited her a number of times over the following year to carry out repairs for her.

As repairs were carried out to a few different parts within the toilet and given the amount of different agents who tried to repair it, I'm not persuaded that British Gas caused the damage by initially fitting the wrong part. And I think it's likely it did what it could to try to repair the toilet despite it being beyond repair due to its age and condition.

I appreciate Mrs F's frustration at British Gas not being able to provide the phone call where she said an engineer was rude to her, particularly given the toilet's sentimental value. But British Gas has paid her £50 to compensate for any distress. This is likely to be around the amount I'd have suggested if I'd heard the call and accepted the engineer was rude, so I think that's reasonable.

my final decision

For the reasons set out above, I think the £50 compensation British Gas Insurance Limited has paid Mrs F is reasonable in the circumstances and I don't think it needs to do anything else.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 8 September 2017.

Sarann Taylor
ombudsman