

complaint

Mr G is unhappy with what British Gas Insurance Limited (British Gas) did when he asked it to carry out repairs to electrical sockets at his property.

background

Mr G has a British Gas Home Care policy which covers repairs to the electrics in his property. In November 2013 he called out British Gas because some of his electrical sockets had stopped working. An engineer attended and replaced a socket. After he left Mr G says electrics repeatedly tripped out and he kept resetting the fuse box to restore power. An engineer attended again but couldn't identify the problem. This wasn't fixed until three days later when another engineer attended and found the replacement socket was faulty.

Mr G said his appliances were damaged by these problems and because his freezer had stopped working he had to throw food out. And he and his family had to move out of the property as the electricity wasn't working. Mr G said British Gas should pay for the appliances he'd had to replace, the food he'd lost and compensate him for the distress and inconvenience he'd been caused. As Mr G didn't reach a satisfactory outcome with British Gas he made a complaint to it in January this year.

In response British Gas agreed there had been a delay in arranging a return visit to Mr G's property. It accepted his appliances had been damaged but felt this was because Mr G had been resetting his fuse box after it tripped out. And he hadn't wanted it to repair his appliances as he said he'd be replacing these himself. In addition as he'd not been able to provide receipts for the original appliances it didn't know if he'd purchased like for like replacements. However, it offered to pay £1000 as a contribution towards the damage and his loss of food. It also said it would pay a further £50 as there had been a delay in responding to his complaint.

Our investigator noted the damaged appliances didn't appear to have been brand new and Mr G had used them. So she didn't feel British Gas should pay for new items but thought it was right it should make a contribution towards the cost of replacement. She felt £1000 was a fair amount. However, she thought British Gas should do more to recognise the fact Mr G had to move out of his property for a few days. She recommended it pay an additional £200 which it agreed to do.

Mr G didn't accept this. He felt he should be reimbursed for the full cost of the new goods; in one case he'd bought a like for like replacement and in the other he bought a lower specification model. He also thought he should get £250 for his lost food and additional compensation because he was without electricity for a few days.

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 not in dispute British Gas got things wrong here. The socket it initially fitted was faulty which caused the fuse box to trip out. And there was a delay in getting this fixed. But I don't think there's more British Gas now needs to do to put things right. I'll explain why.

Mr G strongly believes British Gas should reimburse him for the cost of the replacement appliances he bought. And while British Gas has suggested he chose to buy these rather than letting it repair the existing appliances I don't think that's right. Its notes say the reason the appliances couldn't be repaired was because parts were obsolete. And given the identified failings I agree British Gas needs to take some responsibility for what happened. However, I don't think it would be fair to expect it to pay the full replacement cost of these items.

I appreciate the root cause of the problem in this case was the faulty socket British Gas installed. And if it had returned to Mr G's property earlier that would have been identified sooner. But it's not clear that's what actually caused the damage as Mr G then reset his fuse box on a number of occasions after it tripped out. I can understand why he did that but because of that I don't think it would be fair to hold British Gas wholly responsible for the damage to his appliances.

In addition it appears the appliances Mr G replaced were ones he'd had for some time – it wasn't possible to repair them as the parts were obsolete and Mr G has accepted his washing machine was at least five years old. And there isn't clear evidence to show how much food he lost. Taking all of that into account I think the £1000 that British Gas offered towards replacement items is fair.

I accept Mr G was caused additional inconvenience as he had to move out of his property when there was no electricity. I understand this also impacted on his family which I don't doubt will have increased the distress he was caused. But I've also taken into account the relatively short period between the faulty socket being fitted and the problem being fixed. Given that I think £200 is enough to put things right here. And while there does appear to have been some delay by British Gas in responding to Mr G's complaint I think the £50 its offered does enough to recognise the impact on him of this.

my final decision

I've decided to uphold this complaint in part. To put things right British Gas Insurance Limited will need to pay Mr G £200. It will also need to pay £1000 as a contribution towards his damaged items and £50 for the delay in dealing with his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 9 October 2017.

James Park
ombudsman