

## **complaint**

Mrs Z complains that British Gas Insurance Limited (British Gas) required multiple visits to her property to resolve two claims for a water and gas leak.

## **background**

Mrs Z has a HomeCare Four policy with British Gas, which covers her boiler and central heating system, as well as plumbing and electric repairs.

In August 2013, Mrs Z made a claim on the policy due to a leak from a waste pipe on the outside of the property. She complains that it took multiple visits to resolve the problem, and she believes the engineers caused damage to her property. British Gas' engineers visited again in July 2014 to fix an internal leak, which Mrs Z thought had been caused by the previous engineers.

In November 2018, Mrs Z made a claim due to a gas leak. British Gas' engineers attended the property twice but weren't able to fix the leak during their visits. Mrs Z therefore arranged an independent engineer, who was able to resolve the problem.

In response to Mrs Z's complaints about these issues, British Gas offered her £96 to cover the costs of the independent engineer. It also offered a total of £154 for the trouble and upset caused to her by its misdiagnosis of faults and the delay this caused in resolving her claims - £80 for what had happened in 2013, and £74 for what had happened in 2018.

Mrs Z wasn't happy with British Gas' response and referred her complaint to us. To resolve things, she asked that British Gas refund all the premiums she's paid plus interest, and for further compensation for the trouble and upset caused to her.

One of our investigators reviewed the complaint. He recommended that British Gas pay a further £70 for the trouble and upset caused by the time taken and the number of visits required to resolve the problem.

Mrs Z accepted our investigator's opinion. British Gas disagreed, saying that all the visits in 2013 had been necessary and there had been no unavoidable delays. It thought its offer was a fair way to resolve things. The complaint has therefore been passed to me to reach a final 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.

British Gas' engineers failed to identify and fix the gas leak Mrs Z was experiencing. It's accepted that the second engineer it sent out wasn't allocated enough time to fix the problem. So I think it's fair that it covered her costs to arrange for an independent engineer to resolve the problem.

British Gas accepts that its engineers misdiagnosed both faults, and this meant the claims weren't resolved as quickly as they could have been, and more engineer visits were made than necessary. That caused Mrs Z the inconvenience of having to wait in for visits – as well as the worry caused by the ongoing problems. I note Mrs Z has relatives in poor health living with her and was worried about the impact on them of interruptions to her utilities.

Mrs Z was understandably frustrated by what happened when she claimed in November 2018. This magnified her unhappiness about what had happened with the previous claims.

I've thought carefully about the information Mrs Z has supplied about the damage she believes was caused by British Gas' engineers in 2013. On balance, I don't have enough evidence to reasonably conclude that this damage was caused by the engineers, rather than by the leak itself. I've looked carefully at the pictures she's supplied. But it's hard to see any evidence of damage. And, given the passage of time, I don't think I can fairly say that it's more likely than not that what damage there is was caused by British Gas five years ago. So I can't fairly ask British Gas to compensate her for this.

I also don't think it's fair for me to ask British Gas to refund Mrs Z the premiums she's paid. I say this because she's had a benefit from the policy – she's made successful claims, and has had peace of mind from knowing she has cover should something go wrong.

I've carefully considered what I think is a fair way for British Gas to apologise for the trouble and upset caused to Mrs Z by the misdiagnosis and delays. Overall, I agree that the award made by our investigator is a fair way to resolve things.

### **my final decision**

For the reasons I've given, my final decision is that I uphold this complaint and direct British Gas Insurance Limited to pay Mrs Z:

- £96 to cover the costs of the independent engineer; and
- £70 in addition to the £154 it's already offered her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs Z to accept or reject my decision before date 23 November 2019.

Simon Pugh  
**ombudsman**