

## **complaint**

Miss U complains that British Gas Insurance Limited is responsible for careless service under a home care insurance policy.

## **background**

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

Miss U complained that a British Gas engineer damaged part of her kitchen.

Our investigator didn't recommend that the complaint should be upheld. She thought that the engineer caused the damage. But she thought this was most likely due to the already poor condition of the unit, rather than excessive force.

Miss U disagreed with the investigator's opinion. She asks for an ombudsman to review the complaint. She says, in summary, that the kitchen sink unit is causing her problems.

## **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 what Miss U says, I accept that – before the British Gas engineer's visit in October – she had no problem with her kitchen sink. But I think it was part of an old kitchen.

I also accept that - in getting to the water heater - the engineer put weight on the worktop and displaced it.

In November a British Gas manager inspected the sink unit and measured up. I think this was an exercise in investigation and customer service. I don't think there was any admission of legal liability.

Unfortunately Miss U has reported continuing problems.

But I think the engineer had a reasonable expectation that the worktop was sufficiently supported to take the weight he put on it. I don't think there's enough evidence to show that he fell below a reasonable standard of care - or that he was negligent. Therefore I don't hold British Gas responsible for damage to the kitchen.

In its final response letter British Gas said it was sending Miss U £50.00. And I've seen a copy of a cheque for that amount dated mid-December. I don't find it fair and reasonable to order British Gas to pay Miss U any more or to do anything further in response to her complaint.

## **my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss U to accept or reject my decision before 11 August 2018.

Christopher Gilbert  
**ombudsman**