

complaint

Mr and Mrs N complain about British Gas Insurance Limited's offer of compensation when it damaged their carpet doing work under their home emergency insurance policy.

British Gas Insurance Limited (not British Gas Services Limited) is the correct business for me to issue a decision about and British Gas Insurance Limited hasn't objected. The change of business hasn't affected the outcome of my decision.

background

When British Gas' engineer serviced Mr and Mrs N's boiler their carpet was damaged.

British Gas accepted it caused the damage and the carpet couldn't be cleaned. It offered to pay for replacement carpet to the damaged area in the landing and connecting stairs. It offered £1,518.10 which was the quote from a carpet contractor for like for like carpet. It sent a cheque for £200 compensation for Mr and Mrs N's distress and inconvenience caused by its poor service.

Mr and Mrs N complain as they want British Gas to pay for all the upstairs carpet to be replaced as they have matching carpet.

Our investigator thought British Gas had made a reasonable offer to pay for the damaged carpet only. He hadn't seen any information to show the same carpet wasn't available. He also thought £200 was fair compensation for British Gas' poor service

Mr and Mrs N disagree and want an ombudsman decision. Mrs N says they recently had to replace carpet in an upstairs wardrobe and the company that put in the original carpet were unable to completely match the existing carpet. That replacement was hidden away and Mrs N strongly believes she shouldn't have to have mis-matched carpet on show because of British Gas' carelessness.

my findings

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

I don't uphold this complaint and I'll explain why.

British Gas has accepted it's responsible for the damage to the carpet. So it fairly and reasonably needs to repair or replace the damaged carpet. It accepts the carpet can't be cleaned so it has offered to pay for a replacement and got a quote from a carpet contractor for like for like replacement carpet. That's what I'd expect it to do.

I understand Mrs N feels strongly that British Gas should pay to replace all the upstairs carpet so there's an exact match. But there's no basis on which I can reasonably say British Gas needs to pay for the whole of the upstairs carpet to be refitted as well. All it needs to do is pay for the carpet it damaged to be replaced on a like for like basis (the nearest equivalent if an exact match isn't available) and that's what it's offered to do.

Mrs N says she made numerous phone calls to British Gas to try to resolve the matter and I know that was frustrating for her. It took two months for British Gas to put its final offer to Mr and Mrs N in writing, which I think is a reasonable timescale. British Gas has paid £200 compensation for the distress and inconvenience caused to Mr and Mrs N by its overall poor service and think that's a fair amount.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs N to accept or reject my decision before 6 July 2017.

Nicola Sisk
ombudsman