

complaint

Mr H complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr H complained to British Gas that its engineer had caused a gas leak at his home.

British Gas offered Mr H £100 compensation for the trouble and upset he'd experienced.

Mr H thought the compensation should be at least £5,000. So, he complained to this service.

Our investigator thought Mr H's complaint should be partly upheld. And British Gas should pay him a further £150 compensation.

British Gas disagreed with the investigator's conclusions. So, the matter's been referred to me to make 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.

I've decided to partly uphold Mr H's complaint and to ask British Gas to pay him compensation totalling £250, including the £100 it's already offered him. I'll explain why.

Mr H says after the engineer's visit he smelt gas in his home, which he immediately reported to British Gas. And it arranged for engineers from the National Grid to attend. He says they found gas was leaking from his boiler, so they shut off the gas supply.

Mr H also says he was left without gas overnight. And he says the consequences of the leak could've been much more serious. So, he says he was caused a great deal of trouble and upset. And he thinks British Gas' offer of £100 compensation's derisory.

British Gas says it believes its offer of £100 is sufficient, given the matter was resolved on that day. And it says the purpose of its visit to Mr H's home was to carry out a chargeable repair. So, it doesn't think this service has jurisdiction to consider the matter anyway.

I'll deal firstly with the point British Gas has raised about whether this service has jurisdiction to consider this case. I see during the visit its engineer made to Mr H's home a chargeable repair was attempted and a service was carried out under Mr H's policy. And the notes I've seen from British Gas indicate the engineer knocked the pilot tube whilst cleaning the boiler, which may have caused a leak. So, I think it's likely the leak was caused during the servicing of Mr H's boiler, which was carried out under his insurance policy. And, as a result, I think this service does have jurisdiction to consider the matter.

I think this was a potentially very serious incident and I've sympathy for Mr H. He was clearly caused distress and inconvenience by the events of that day. And the information I've seen indicates he was left without a gas supply overnight. So, I don't think the £100 compensation British Gas has offered him is sufficient, in the circumstances.

But I can only ask British Gas to pay Mr H compensation reflecting the actual consequences of what happened, not for the much more serious consequences that could've happened. And I think £250 compensation fairly and reasonably reflects the consequences of this incident for Mr H.

So, I partly uphold his complaint.

my final decision

I partly uphold Mr H's complaint against British Gas Insurance Limited. It must pay him a total of £250 compensation for the trouble and upset he experienced as a result of the gas leak it caused at his home.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 June 2017.

Robert Collinson
ombudsman