

complaint

Through his wife, Mr A complains that British Gas Insurance Limited gave poor service under a home care insurance policy.

background

Mr A was a policyholder with British Gas insurance. On his behalf, Mr A's wife complained that British Gas had caused damage in their home.

The adjudicator didn't recommend that the complaint should be upheld. She didn't think that British Gas caused any damage.

Mr A's wife disagrees with the adjudicator's opinion. She says, in summary, that British Gas caused damage to flooring and to a candle holder.

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 its records, I accept that British Gas visited Mr and Mrs A's home in early June 2015 to replace a hot water switch which had been sticking. I think that was an electrical problem. I don't find it likely that it involved the use or leakage of any liquid.

I accept that a photograph shows discoloration or staining of some kitchen floor tiles. But if British Gas had caused this in June 2015, I would've expected Mr or Mrs A to have complained about it straight away – not waited until February 2016.

I haven't seen a photograph of any cracked floor tile.

And I haven't seen anything to support Mrs A's claim that British Gas was responsible for breaking a candle holder.

So on balance, I don't find British Gas responsible for causing damage. I don't think it would be fair and reasonable to order it to do any more in response to this 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 Mr A to accept or reject my decision before 25 August 2016.

Christopher Gilbert
ombudsman