

complaint

Mrs K complains that British Gas Insurance Limited gave her poor service under a home care insurance policy.

background

Mrs K had British Gas insurance cover for her gas fire and back boiler. A British Gas engineer did a service. Mrs K complained that he left a gas leak.

The adjudicator didn't think that British Gas had caused a gas leak. And he thought it had made a fair offer of £145.00 for distress and inconvenience caused by delays in responding to Mrs K's complaint.

Mrs K disagrees with the adjudicator's opinion. She says, in summary, that three people confirmed there was a gas leak. And it put her and her family in danger, she says.

my findings

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

In June a British Gas engineer did a yearly inspection. He completed a report saying that he had tested to check that the appliances were sealed tight. It's possible that it was properly sealed and that something happened to it afterwards. But – from what happened about three months later - I find it more likely that the British Gas engineer had left a gas leak.

That summer Mrs K says her son had headaches and her dog died. But there isn't enough evidence to persuade me that these were the effects of gas.

From her gas bills, I accept that Mrs K's consumption was up on the same period in the previous year. But I don't think it's possible to say how much gas leaked and how much Mrs K used.

After about three months – Mrs K called the company responsible for emergency response to gas leaks. I accept that both it and British Gas confirmed that there was a leak at the connection of the fire.

In view of the timing, I find it more likely than not that the fire had been leaking since the British Gas engineer left it in June.

Mrs K was troubled by the thought of what harm the gas leak might have caused, especially to her son.

And I think British Gas made this worse by not being as proactive as it ought to have been about contacting her to apologise.

I think its first offer – of £45.00 – was intended to cover wasted gas. But I don't think it recognised the seriousness of Mrs K's upset.

Mrs K decided to update her appliances. But I don't think it would be fair and reasonable to order British Gas to contribute to the cost of this.

British Gas didn't handle Mrs K's complaint as promptly or as well as it might have done.

But its final response letter increased its offer to a total of £145.00. It enclosed a cheque for that amount – which Mrs K didn't pay in to her account.

Overall I think £145.00 is fair and reasonable in line with what I would otherwise have ordered British Gas to pay Mrs K.

my final decision

For the reasons I've explained, my final decision is that I order British Gas Insurance Limited to pay Mrs K (to the extent that it hasn't already done so) £145.00.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 22 March 2016.

Christopher Gilbert
ombudsman