

complaint

Miss T complains about the service she has received from British Gas Insurance Limited (BG).

background

Miss T has made a number of claims over issues with her boiler over a number of years. Eventually a problem was found with the pipe work, which was not covered by the policy. Miss T feels she has been very patient with BG and that they should fund the pipe work replacement and replace the radiators. She has also commented on her rising premiums.

One of our adjudicators considered the case and felt that BG should pay £200 in recognition of some of the problems Miss T has had. They did not think they could ask BG to pay more than this, or that BG should fund the pipe work costs, as this fell outside the policy cover.

Miss T was unhappy with the offer and felt that she should get some £600 plus, possibly as this had been mentioned as the cost of a power-flush that might not have been required.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Having looked at the case I believe the offer made is sufficient.

Although Miss T has clearly experienced some considerable problems with her heating system and BG's response to some of these issues, the policy is clear in that it does not cover pipe work replacement. With that in mind I can only really look at an award for the distress and inconvenience caused to her. In this respect our awards are usually a few hundred pounds, and in this case I see that £185 has already been paid out, with the £200 mentioned above due in addition to this. This £385 in total would be about the amount I would award in similar cases, so I do not feel this needs to be increased.

my final decision

I partially uphold this case, in that British Gas Insurance Limited should pay Miss T £200 in addition to the £185 already agreed.

Christopher Tilson
ombudsman