

complaint

Mr and Mrs S have complained that British Gas Insurance Limited turned down a claim they made on their home care policy.

background

Mr and Mrs S made a claim to British Gas because their shower was leaking. British Gas said it couldn't send an engineer to their home until two days later. The handler also said their policy doesn't cover showers and their parts so it's unlikely their claim would be covered. Mr and Mrs S said they would arrange for a private engineer because they couldn't wait that long.

An engineer attended Mr and Mrs S's home two days later and replaced their shower. Mr and Mrs S sent the invoice to British Gas and asked for reimbursement.

British Gas said the claim wasn't covered. But because it took a long time to consider the claim and deal with their subsequent complaint, it offered them £60 as a gesture of goodwill.

Mr and Mrs S didn't accept this and complained to us. Our adjudicator didn't think British Gas acted unreasonably because the claim isn't covered and it told Mr and Mrs S this from the start.

Mr and Mrs S didn't agree and asked for an ombudsman's 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. Having done so, I'm not going to uphold it.

Mr and Mrs S's policy doesn't cover "*showers and their parts*". The engineer's invoice says he removed the thermostatic shower and replaced it with a new one. I don't think this is something that the policy covers. And British Gas told Mr and Mrs S their claim was unlikely to be covered from the outset. So I don't think British Gas acted unreasonably when it turned the claim down.

Mr and Mrs S said the problem was with the taps and not the shower but the engineer had them "*over a barrel*" and replaced the shower instead. But the only engineering evidence I've seen says the problem was with the shower and based on this, I think the claim is excluded under the policy.

Mr and Mrs S said they have a contract with British Gas to provide them with an emergency service. But British Gas couldn't send an engineer to their house on the day they reported the claim. The policy says British Gas will carry out repairs within a "*reasonable time*" unless something beyond its control makes that impossible. British Gas said it would arrange for an engineer to visit the property two days after Mr and Mrs S reported the claim. Mr and Mrs S said they'd find an engineer themselves instead. They said they tried a number of engineers but no one was available and the one they found attended two days later - the same day the British Gas engineer would've attended. So in the circumstances, even if the claim was covered, I don't think British Gas would've delayed dealing with it.

I appreciate Mr and Mrs S found the situation distressing and Mrs S found it particularly difficult to cope without water because she suffers from a disability. But based on what I've seen I don't think British Gas acted unfairly or unreasonably when it dealt with their claim.

my final decision

For the reasons above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs S to accept or reject my decision before 13 March 2017.

Anastasia Serdari
ombudsman