

complaint

Mrs and Mr F complain about the service they received from British Gas Insurance Limited under their home emergency insurance policy.

background

Mrs and Mr F reported a water pressure issue with their heating system. BG attended and repaired a leaking radiator.

Later the same day Mrs and Mr F discovered a leak coming from their heating boiler. BG returned and identified that the diverter valve on the boiler was leaking.

Mrs and Mr F complained to BG about the damage the leak had caused to their home. BG said it wasn't responsible for the leak. But it offered Mrs and Mr F £30 compensation for the delay in sending them its response to their complaint.

Mrs and Mr F thought BG should pay for the water damage to their home, so they complained to this service.

During our investigation BG increased its compensation offer to £80.

Our investigator thought this was reasonable compensation for the trouble and upset Mrs and Mr F had experienced.

Mrs and Mr F 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 Mrs and Mr F's complaint and to ask BG to pay them a total of £80 compensation. I'll explain why.

Mrs and Mr F say water damage was caused to their ceiling, laminate floor and carpet. They say they were previously offered £350 compensation by someone from BG who visited their home. And they say the offer of £80 is unacceptable.

BG says it visited Mrs and Mr F's home to deal with a water pressure issue they'd reported. It says it only found a radiator leak, which it repaired. And it says later a boiler valve failed, which it hadn't worked on. And this allowed around three pints of water to escape.

BG also says it attended Mrs and Mr F's home again, isolated the leaking valve and it made arrangements to replace the valve. But it says it doesn't agree that it's liable for the property damage, as it hadn't worked on or disturbed the part that leaked.

The information I've seen indicates BG only repaired a leaking radiator when it attended in response to Mrs and Mr F's report of low pressure in their heating system. I haven't seen anything to indicate that it carried out any work on the diverter valve during that visit or on

previous visits. So, in these circumstances, I can't conclude it's most likely BG was responsible for the leak that caused water damage to Mrs and Mr F's home.

I see Mrs and Mr F had to chase BG in relation to it attending again to complete the repair to the valve. And I see there was a delay in it sending a final response to their complaint. So, I think it's fair for me to ask BG to pay Mrs and Mr F a total of £80 compensation to reflect the trouble and upset they experienced as a result of these service issues.

And I partly uphold their complaint on this basis.

my final decision

I partly uphold Mrs and Mr F's complaint against British Gas Insurance Limited. It must pay Mrs and Mr F a total of £80 compensation for the poor service they experienced in the handling of their claim and their complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs and Mr F to accept or reject my decision before 26 October 2017.

Robert Collinson
ombudsman