

complaint

Mr H is unhappy about the way British Gas Insurance Limited (British Gas) dealt with a claim he made under his homecare policy.

background

Mr H had a problem with a mixer tap in his bathroom in December 2018. He says British Gas delayed in fixing the tap.

British Gas sent a heating engineer to repair the tap, but he wasn't the right person to do the job as a plumber was required. Two days later, a plumber arrived and fixed the issue, but the tap was leaking. Mr H says he was unable to bath his children whilst waiting for the plumber.

Mr H emailed British Gas on the same day to say the repair wasn't completed to an acceptable standard and he chased the matter for nine months, after which he got the repair done. He also complained that the engineer had told him his hot water valve wasn't working but didn't repair this.

Mr H complained but didn't get a response and so he referred his complaint to our service. Our investigator found that British Gas didn't deal with the repair properly or efficiently which caused distress and inconvenience to Mr H and recommended British Gas pay him £350.

British Gas didn't think £350 was appropriate as it said that if the leak was that bad, Mr H would have chased it sooner.

And so the case has been passed to me for 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. Having done so, I think Mr H's complaint should be upheld. I'll explain why.

The relevant rules and industry guidance say an insurer must handle claims promptly and fairly.

I've seen that Mr H reported the problem to British Gas in December 2018, but the repair wasn't carried out satisfactorily until September 2019. This was despite Mr H raising a formal complaint.

Mr H was also unhappy that the hot water valve hadn't been replaced when the initial engineer had told him it wasn't working. British Gas has since provided evidence that the water valve was ok. I've seen a note dated 18 December 2019 which says the "*Gate valve now working to isolate hot water to tap that needs new washer...*"

Mr H hasn't provided any evidence to show the valve isn't working – and hasn't provided an explanation or any details which show it is affecting the way the hot water is working. And so I don't think anything further needs to be done about this.

In relation to the original issue with the tap, I'm not satisfied British Gas dealt with the claim promptly which caused Mr H inconvenience as he had to chase. And so British Gas should

compensate Mr H for the stress and inconvenience caused to him. To decide what a fair amount of compensation would be, I've taken the following issues into account:

- The wrong engineer was sent
- The second engineer didn't repair the fault satisfactorily
- There was a delay in dealing with this issue
- Mr H had to deal with a leaking tap and the issues surrounding this, including no bath time for his children for a number of days

British Gas has raised concerns about the length of time taken for Mr H to chase matters. But Mr H was proactive in pursuing his complaint and referred his complaint to this service. I don't think Mr H's actions were unreasonable or delayed. He raised a complaint, didn't get a response and referred matters to our service. He then waited for a response but chased when he was reaching the 12-month limit after which the parts he had replaced would no longer be under guarantee. And so I think £350 is fair and reasonable in all the circumstances.

my final decision

For the reasons set out above, I think Mr H's complaint should be upheld and I direct British Gas Insurance Limited to pay Mr H £350 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 January 2021.

Shamaila Hussain
ombudsman