

complaint

Mr A complains that British Gas Insurance Limited (BG) damaged his bathroom during work it did under his Homecare insurance policy. My references to BG include its agents.

background

Mr A claimed under his Homecare policy about problems with his bathroom waste. BG's contracted engineer completed the work and left Mr A's home about 11am. Mr A says there were no signs of any breakage or damage where the engineer had been working.

However, when Mr A and his family returned home at about 8pm he found that his glass shower screen had shattered into tiny pieces covering the bath and floor. He's provided photos of the damage.

Mr A told BG it was responsible for the damage. He said its engineer was working only 10cm away from the shower screen and must have unintentionally hit the screen. He thinks there must have been a delayed reaction and the screen shattered when a hairline fracture progressed through the glass after the engineer left the premises.

BG denied responsibility. It said Mr A was with the engineer during the visit and the shower screen was intact when the engineer left the property.

Mr A complained to us. He wants BG to pay for the damage to the tiles, bath suite and shower screen. He said a glass expert told him there can be a delay in tempered glass shattering hours after impact, as internet searches could confirm. He also said he was only with the engineer for the initial stage of the repair.

Our investigator thought there was no evidence that BG's engineer caused any damage.

Mr A disagrees and wants an ombudsman's decision. He asked for photos he thinks BG's engineer should have taken before and after the repair to the pipes.

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 don't uphold this complaint. I'll explain why.

I need to decide whether it's more likely than not that BG's engineer damaged the shower screen causing it to shatter hours later.

Mr A hasn't sent us a report from the glass expert he says he spoke with to show the screen could shatter hours after an impact. From my research on the internet it looks as if tempered glass can shatter on delayed reaction but it can also shatter spontaneously. Both events look to be unusual.

Mr A believes it's most likely that an impact by BG's engineer was the cause. But when the engineer left there was no sign of any cracks or chips in the shower screen. There's no evidence to show the engineer caused any damage to the screen. I think it's more likely than

not that if the engineer caused the problem there would have been some sign of damage to the screen when he left.

BG's engineer didn't take photos before and after the repair to the pipes, and BG said he didn't need to. Even if he had taken photos they would have only shown obvious damage to the glass and Mr A says there were no signs of damage.

Mr A genuinely believes the shower screen shattered due to a delayed reaction to some damage caused by BG's engineer. I understand the incident was very worrying for him. But there's no evidence for me to fairly say that it's more likely than not that the shower screen shattered due to damage by BG's engineer.

BG doesn't need to take any action.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 11 May 2019.

Nicola Sisk
ombudsman