

complaint

Mr J has complained about British Gas Insurance Limited. He isn't happy that it caused additional damage to his property after it attended under his home emergency policy.

background

Mr J had a problem in relation to a leaking shower which caused damage to his property. British Gas attended his property on a number of occasions in 2016 to repair damage caused.

Mr J complained to this service about the repair and a number of further problems relating to the repair of the shower and a further leak. The detail of this is being dealt with under a separate complaint that Mr J has advanced to this service.

Our investigator looked at a second issue in relation to further damage to Mr J's down stairs electrics. Mr J says the electrical problem was caused by the original leak. It was agreed that British Gas would pay some compensation to Mr J. And get an independent report in relation to problems Mr J was having with his electrics. The report identified a number of problems with Mr J's electrics. But the report said that the problems were long standing and not related to the leak.

As Mr J didn't agree the matter has been passed to me for review.

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, and despite my natural sympathy for Mr J, I'm not upholding this complaint. I'd like to explain why.

I can understand Mr J's concerns here about his problems with his electrics after the leak. I say this as British Gas took a long time to get the bottom of the problem. And only after the involvement of this service did it look to appoint an independent engineer to look at things for Mr J. As part of the settlement of that complaint an amount of compensation was agreed for the clear stress and trouble Mr J had faced.

So the only issue left to consider, with regard to this complaint, is whether British Gas has acted reasonably in not undertaking any further work in relation to Mr J's electrics. And I think it has.

I say this as it appointed an independent engineer who undertook a review of the electrics in the whole of Mr J's property. The report identified a number of concerns throughout the property which may be affecting Mr J's downstairs electrics. I think this satisfied the earlier agreement between Mr J and British Gas following our involvement.

I know Mr J feels that his own engineer supports his position. But his engineer doesn't clearly say that the leak did cause the problem, just that further investigation may be required. And when British Gas attended Mr J's property a few years earlier, in relation to the repair of a socket, it clearly identified a problem with his electrics generally.

Mr J says that he wasn't aware of this. But, either way, British Gas's system notes clearly show that there was a pre-existing problem with Mr J's electrics. So I can't conclude that it

has acted unreasonably as this supports its independent report that there was a wider problem with Mr J's electrics.

So, on balance, I think that the problem already existed and there isn't sufficient evidence to suggest otherwise.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 26 April 2018.

Colin Keegan
ombudsman