

complaint

Miss L complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Miss L complained to BG about the consequences of its failed attempts to repair the pipework to her toilet. BG agreed to pay the policy excess for Miss L's home insurance. And it offered her £300 compensation for the trouble and upset she'd experienced.

Miss L didn't think £300 compensation adequately reflected the length of time her home was uninhabitable or the extent of the distress and inconvenience suffered by her and her family. So, she complained to this service.

Our adjudicator thought Miss L's complaint should be upheld. And BG should pay her a total of £2,500 compensation, including the £300 it had already offered her.

BG didn't respond to the adjudicator's opinion. 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 uphold Miss L's complaint and to ask BG to pay her a total of £2,500 compensation including the £300 it's already offered her. I'll explain why.

Miss L says BG carried out a repair to the pipework of her toilet and the repair failed a number of times. She says when the repair failed for the second time, water and untreated sewage leaked into her home.

Miss L also says as a result of the leakage her home was uninhabitable over Christmas and New Year. So, she and her family had to stay with relatives. And she says due to the flood of untreated sewage, her home had a horrible smell of untreated sewage. And the kitchen was unusable for a number of months.

In addition Miss L says some of her personal items and photographs were damaged by the flood. And, whilst some photographs have been restored, others have been lost. And she says a member of her family can't stay in damp conditions, due to a medical condition. So, she says during the repair works, which have taken several months, she and her family have had to stay with relatives.

The information I've seen indicates Miss L and her family have been caused very considerable trouble and upset over more than six months, as a result of a mistake by BG's contractors which resulted in her home being contaminated with untreated sewage. I note BG's acknowledged its mistake and it's agreed to pay the excess under Miss L's home insurance policy. And it's also offered Miss L £300 compensation.

But I don't think this is anywhere near to being sufficient to reflect the extent of distress and inconvenience experienced by Miss L and her family as result of this incident. So, I think in

addition to paying the policy excess for Miss L's home insurance, the compensation BG pays her should be increased to a total of £2,500, in the circumstances.

my final decision

I uphold Miss L's complaint against British Gas Insurance Limited. It must pay her a total of £2,500 compensation for the trouble and upset she's experienced as a result of its poor handling of her claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 20 July 2017.

Robert Collinson
ombudsman