

complaint

Mr G complains that British Gas Insurance Limited didn't make good damage to his property caused by one of its engineers when he made a claim on his home emergency insurance.

background

Mr G has a home emergency policy provided by British Gas. He claimed on the policy when he had a problem with his water and one of its engineers visited to fix the problem.

Mr G says that in the course of his visit the engineer bumped into a radiator and chipped the paint off the bottom. He complained and British Gas sent someone out to repaint the radiator. But Mr G wasn't happy with the result. He said that brush marks were apparent and that the chip mark could still be seen. He wanted the radiator replaced.

British Gas said it wasn't necessary to replace the radiator. It had made good the damage to an acceptable standard. However, it acknowledged it hadn't handled his complaint as well as it should – it had sent him a letter relating to someone else's complaint – so it offered compensation of £80.

Our investigator thought British Gas had done enough to put things right. But Mr G didn't agree. He said the photos he had sent clearly showed that the paint finish wasn't acceptable. And he said he wanted us to visit his property and inspect the radiator ourselves to see the extent of the damage.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's not in dispute that British Gas caused a problem here. Its engineer damaged Mr G's radiator. So it should take steps to put matters right. What I have to decide is whether it's done enough.

I'm not in a position to visit Mr G's property to inspect his radiator. I don't think that's necessary since the photos he's sent us are perfectly clear.

At the bottom of the radiator, near a corner, is a small mark 1-2cm across. It can be seen that the paint has been chipped off and painted over. It's also clear that the radiator has been painted, because faint brush marks are visible as the paint has dried.

So I agree with Mr G that the finish isn't perfect. But I do think it's of acceptable standard – bearing in mind that the radiator wasn't brand new to start with, and was painted already. Looking carefully at the bottom corner would show that a chip in the paint has been covered over – but one would have to look closely at the bottom corner to see that. I don't think replacing the whole radiator would be proportionate to the damage caused or the minor imperfections in how it was made good.

In all the circumstances, I think British Gas has done enough here to put matters right. And while it didn't handle the complaint as well as it should, I think its offer of £80 compensation for that is fair.

my final decision

For the reasons I've given, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 8 May 2018.

Simon Pugh
ombudsman