

complaint

Mr B has complained about British Gas Insurance Limited. He isn't happy that it charged him for a repair under his home emergency policy.

background

Mr B had a leak in February 2016 and British Gas attended his property. It asked Mr B to pay for the repair as it said the repair related to 'water softeners' which wasn't covered.

As Mr B didn't agree he asked this service to look into things for him. But our adjudicator didn't uphold his complaint as he she thought it had acted reasonably. She was satisfied that the attending engineer believed the leak was caused by the water softener and so British Gas had acted reasonably.

As Mr B didn't agree the matter 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'm not upholding the complaint. I'll explain why.

I know Mr B believes that the leak wasn't part of the water softener but part of the main pipe work. But he hasn't provided any independent evidence of this. Whereas the attending engineer was clearly of the view that it was caused by the water softener which isn't covered under the policy. Mr B was told this at the time the engineer attended.

I know Mr B believes that the joint attaching the water softener appears to have caused the leak. But I'm satisfied that this joint would only have been attached to the pipework as part of the work undertaken to attach the water softener in the first place. So either way the leak was caused by 'water softeners' which wouldn't have been covered under the policy.

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 B to accept or reject my decision before 3 October 2016.

Colin Keegan
ombudsman