

complaint

Mr A complains that British Gas Insurance Limited gave him poor service under a home care insurance policy.

background

British Gas insurance covered Mr A's plumbing as well as his central heating boiler. He complained that its plumbers didn't give him good service.

The adjudicator recommended that the complaint should be upheld in part. He thought that British Gas had made a fair and reasonable offer to pay Mr A £200 in settlement of the complaint.

Mr A disagrees with the adjudicator's opinion. He says, in summary, that British Gas left his house in bad condition – and it should pay him £1,000.

my findings

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

Mr A has had a lot of trouble with his plumbing. From the British Gas file, I have counted about seven visits in 2013. Recurrent issues included toilets and sinks upstairs and downstairs.

So I don't doubt that Mr A was disappointed when he had further issues in 2015.

But the policy didn't cover the cost of replacing taps or sealing shower trays. And while Mr A may believe that the kitchen tap was repairable, I place more weight on the British Gas plumber's opinion that it needed replacing. So I don't think British Gas did anything wrong on its visit in January.

Mr A says there were further visits including one on 9 February. British Gas hasn't given us details of such visits. But – since he complained within a week – I accept Mr A's statement that British Gas sent an engineer who didn't have the skills or tools to resolve a leak in the ensuite bathroom.

British Gas has apologised for shortcomings in its service later in February. It took three visits to fix a condensate pipe. And it failed to keep an appointment before it mended a toilet.

In March, Mr A reported a leak from the ensuite through the ceiling. A British Gas plumber isolated the water to the ensuite. But on that visit and a later one, Mr A was reluctant to allow British Gas to disturb tiling to investigate a hidden leak.

I keep in mind that the policy provided for "making level" but didn't cover redecoration. So – while I have seen Mr A's photographs of removed boxing and tiling – I don't think British Gas did anything wrong in that respect.

One of Mr A's photographs shows a stain on a ceiling. But he hasn't given any detail of what caused it or when. And I bear in mind that there is evidence of a leaking shower tray as well as a hidden leak in the ensuite. So I don't hold British Gas responsible for damage to the ceiling.

But I've found shortcomings in its service in February when Mr A first complained. And I accept that this caused him upset and put him to some trouble. I don't think British Gas offered Mr A quite enough in its final response letter. Overall, I think that it's fair and reasonable to order it to pay him £250 for trouble and upset.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint in part. I order British Gas Insurance Limited to pay Mr A £250 for trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 14 October 2015.

Christopher Gilbert
ombudsman