

## **complaint**

Mr C and Ms G complain that British Gas Insurance Limited hasn't handled their claim under their home emergency policy properly.

## **background**

Mr C and Ms G have a home emergency policy with British Gas. In December 2017, the electrical system in their home became unstable. Mr C called out an emergency electrician initially who couldn't find what was causing the problem. In the end, this electrician put in place a temporary measure so that the electricity was working but advised Mr C to get a second opinion.

On 22 January 2018, two further electricians came to investigate. They identified the cause of the issue as being a problem with the boiler. So Mr C contacted British Gas.

British Gas identified that there was a problem with three sensors in the boiler. The sensors were replaced, the temporary fix was corrected by the electricians and Mr C has had no further problems with his electricity since.

Mr C feels that, since the boiler was supplied and maintained by British Gas, it's responsible for the fault with the sensors. He'd like British Gas to cover the cost of two electricians he had to call out and pay compensation for the fact that he was without power for a total of about 10 and a half hours during the times work was being carried out.

Mr C contacted British Gas to make a claim for this under his policy. He first contacted British Gas about this in March 2018 but didn't hear anything back for a number of weeks. He then complained to British Gas about this as well.

British Gas said it didn't think it was responsible for the problems Mr C had experienced with his electricity system. It said that Mr C chose to contact electricians to try and diagnose the problem and that when British Gas were notified, they came out to Mr C's property and found the issue to be with faulty sensors in the boiler and they were replaced straight away.

British Gas accepted that it hadn't provided a good service to Mr C though. It offered Mr C £150 in respect of this. Which he accepted in respect of those issues. But he remained unhappy with British Gas' decision not reimburse him for the cost of the two electricians visits and not to pay compensation for being without electricity and heating during the time the work was being done. So he referred his complaint to our service.

Our adjudicator considered Mr C's complaint. He said, in summary, he didn't think British Gas were obliged to cover the costs of the electricians visits under the terms of the policy. Mr C didn't agree – he says that British Gas is responsible for the problems with the electrics because it shouldn't have used sensors that would cause these types of issues when they failed. As Mr C didn't agree, the complaint's been passed to me.

## **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 don't think British Gas need to cover the costs and pay compensation that Mr C says they do. I'll explain why.

When Mr C first had his problem with the electrics in his home – he called an electrician. I don't think that's unreasonable. But I don't think that's what his British Gas policy is designed to cover. His policy covers repairs to his boiler, among other things, and British Gas did attend his property promptly and repair the boiler when Mr C contacted them when the problem had been identified as being with the boiler.

Mr C says he expects reimbursement for the cost of the electricians he had to call out. He says this because he thinks the sensors that British Gas replaced in 2015 were the wrong ones and that's why it's responsible for the issues with the electrics in 2018.

British Gas says it would have replaced the sensors with recommended products. Mr C's provided an email from the electrician who located the problem as being with the boiler in January 2018. But this email doesn't say why the sensors caused the problem with the electrics, beyond simply concluding that it was the sensors causing the problem. So I don't think I can fairly say that this was because there was something inherently wrong with the sensors or that British Gas did something wrong when they replaced them the last time 2015.

It's not clear why the first electrician wasn't able identify the problem as being caused by the sensors in the boiler. Prior to the problems, the sensors were replaced in August 2015, over three years previously – and Mr C says he'd had no problems with electrics in that time. I don't know why the sensors failing would cause a problem with the entire electrical system in Mr C's home in December 2017. But, as I've said, I don't think there's anything to support Mr C's assertion that it's because British Gas did something wrong when it installed them in 2015.

### **my final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Ms G to accept or reject my decision before 18 July 2019.

Eleanor Rippengale  
**ombudsman**