

complaint

Mr B is unhappy with the way British Gas Insurance Limited handled a claim on his HomeCare insurance.

background

In February 2017, Mr B had a dripping tap so he made a claim on his British Gas HomeCare insurance. On 16 February, British Gas sent a plumber to his home. The plumber decided that the tap needed to be replaced but that he didn't have the correct tap in his van.

Mr B didn't agree that the tap needed to be replaced – he thought it could've been repaired. But in any case, he doesn't think it's acceptable for the plumber to not have the correct replacement tap readily available. He thinks it could've been identified from the outset by asking him to send them a photograph.

He expressed his dissatisfaction to the plumber very forcefully. I don't know the precise details of what was said but I know it resulted in the plumber calling the police. Shortly after that incident, British Gas felt they could no longer offer this cover to Mr B.

British Gas did tell Mr B it would send a different plumber the following day. I understand Mr B waited at home all day but this plumber didn't turn up.

Overall, Mr B is unhappy with the way the plumber handled the situation and the fact that the replacement appointment wasn't kept. He's also unhappy with the way British Gas has handled the investigation into his complaint.

British Gas offered him £90 in compensation. Our investigator looked at the complaint and felt this was fair in the circumstances. Mr B disagreed with the investigator's opinion and so the complaint has been passed 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. And having done so, I've come to the same conclusions reached by the investigator and for the same reasons.

I know that Mr B feels that the tap could've been repaired, rather than replaced. But ultimately, the plumber is the person with the appropriate expertise to judge whether the tap can be repaired. I've seen no reason to question that judgement.

Mr B also thinks that, if the plumber decided to replace the tap, he should've had the correct replacement tap readily available. But I don't think it would be reasonable to expect this. The potential range of replacement taps is presumably enormous and I would expect it to be completely impractical for the plumber to have every possible tap available at short notice.

I know Mr B is unhappy that he was promised a visit from a different plumber the following day and he was inconvenienced by the need to wait at home all day. And British Gas has also said it should've communicated the change in his level of cover more effectively. But it's already offered to pay him £90 and I think that's an appropriate sum.

Finally, Mr B has raised a number of concerns about the way his complaint was investigated. In particular, he's concerned that the copy of the final response British Gas sent to us had the word '*preview*' written across it as a watermark. He's also unhappy that British Gas doesn't have any record of a letter he says was sent in April. I don't know for sure why it doesn't have a record of that letter or why the final response looks the way it does. But it hasn't had any impact on my decision on this complaint which turns entirely on how British Gas dealt with Mr B's claim. And as I've explained, I've seen nothing to suggest the service provided in response to the claim was sub-standard.

my final decision

For the reasons I've explained, I think British Gas Insurance Limited's offer of £90 is fair compensation.

It should now pay it to Mr B, if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 November 2017.

James Kimmitt
ombudsman