

complaint

Mr L complains about the level of service he received under his home emergency policy with British Gas Insurance Limited.

background

Mr L had home emergency cover with British Gas. In July 2018, a British Gas engineer came to his house to service his boiler. About a month later, Mr L came home to find his carbon monoxide alarm had been set off. An independent engineer went to Mr L's property to turn the gas supply off, and found that the flue cap had been left off the boiler, causing a carbon monoxide leak. British Gas subsequently turned the gas supply back on.

Mr L complained to British Gas. He believed the sound of the alarm had caused his dog to urinate on the furniture, causing him cleaning costs, as well as childcare costs of approximately £300. He also explained that he'd had to take his young son to hospital as he wasn't sleeping or eating and he'd been worried that he'd been affected by the carbon monoxide.

Whilst British Gas accepted it hadn't provided the level of service it should have, it didn't think that the leak had lasted long enough to fill the house with a dangerous level of carbon monoxide. It also said that there was no evidence Mr L's son had been at risk of harm. Nonetheless, it recognised that Mr L had been without gas or hot water for three days and offered him £350 compensation for the inconvenience this had caused.

Mr L wasn't satisfied, so he referred the case to us. Our investigator agreed that the £350 wasn't sufficient compensation for the trouble and upset Mr L had experienced. Mr L couldn't provide evidence of the money he'd spent to have his furniture cleaned and for childcare, so she didn't think she could make British Gas pay for that, but she recommended that British Gas should pay him £500 compensation.

Mr L agreed with our investigator's assessment, but British Gas disagreed. It maintained that there wasn't any evidence that anyone in the property had been affected by the leak. It asked for an ombudsman's decision, so the case has been passed to me to decide.

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've reached the same conclusion as our investigator, for broadly the same reasons. I'll explain why.

From what it's said I think British Gas accepts its error caused Mr L some unnecessary inconvenience, but it maintains that £350 compensation is appropriate.

I accept there's no medical evidence of Mr L or his family being harmed or having been at risk as a result of the gas leak, but it's reasonable that Mr L was concerned his son could have been affected by the leak and I accept that he did take him to hospital to be checked. I have no doubt the experience was very upsetting and worrying and I've taken this into account in my assessment of the impact British Gas' failings had on Mr L.

Mr L spent three days without gas or hot water and this, along with the worry associated with his son persuades me that £500 compensation is fair and reasonable in the circumstances.

my final decision

For the reasons explained above, my final decision is that British Gas Insurance Limited needs to pay Mr L a total of £500 compensation, inclusive of the £350 it's previously paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 18 March 2019.

Stephen Trapp
ombudsman