

complaint

Mrs B complains about the service she received from British Gas Insurance Limited under her home care insurance policy. She wants British Gas to pay her more compensation.

background

Under her policy with British Gas, Mrs B had cover for the gas fire in her lounge. A British Gas engineer visited her earlier this year and replaced a faulty part on the fire. Soon afterwards, Mrs B reported a gas leak.

The fire was 'capped' so it couldn't be used. A couple of days later, a different British Gas engineer visited and fixed the fire so it could be used safely.

Mrs B made a complaint. British Gas apologised and said it realised Mrs B had been inconvenienced. It offered her £100 by way of compensation. Mrs B didn't think that went far enough, so she got in touch with us.

Our investigator found that British Gas had made a mistake and that the gas fire in Mrs B's lounge had had to be shut off for two days as a result. She said Mrs B's central heating appeared not to have been affected. The investigator thought Mrs B had been put to unnecessary inconvenience and the whole experience had been unpleasant but, taking everything into account, she concluded that British Gas's offer of £100 compensation was fair.

Mrs B didn't accept that conclusion. She said British Gas's engineer caused the gas leak. While it was stopped fairly quickly, it could have been very dangerous if she hadn't noticed it. She also provided a report confirming the leak when the fire was in use and that the fire was unsafe, and said she was concerned about the same thing happening to someone else.

my findings

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

There's no dispute that Mrs B identified the gas leak following the work the first engineer did. British Gas has told us it accepts its engineer made a mistake fitting a part and, as a result, the fire had to be capped and another British Gas engineer had to visit Mrs B to fix the problem.

I can understand Mrs B's concern about what happened. British Gas should have ensured her gas fire was operating safely and it failed to do that. This could have had very serious consequences.

However, this service isn't a regulator. So it's not for me to fine or punish British Gas, or to look at how it trains and treats its staff. British Gas has said sorry to Mrs B, and I think that was appropriate. The only remaining matter for me to decide is how much compensation it should fairly pay her.

In making that decision, I have to consider the impact on Mrs B of what went wrong. As I've said, I can understand her concern – particularly about the leak – and that she was put to

inconvenience as a result of multiple visits from engineers. I've also noted what she has said about having had young children staying with her at the time.

I recognise as well that it must have been annoying to have been unable to use the fire in the lounge in the winter. That was, however, only for a couple of days. Both British Gas and the investigator have said Mrs B's central heating wasn't affected, and Mrs B hasn't told us otherwise.

In all the circumstances – while I realise this isn't the outcome Mrs B was hoping for – I think British Gas's offer of £100 is fair to reflect the impact of what went wrong. So I don't require British Gas to do or pay any more.

my final decision

My final decision is that British Gas Insurance Limited has made a fair offer of compensation. If it hasn't already done so, and if Mrs B accepts my decision, it should pay her £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 13 August 2018.

Janet Millington
ombudsman