

complaint

Miss G complains about how British Gas Insurance Limited (BG) dealt with her Homecare insurance claim.

background

In January 2019 Miss G contacted BG as her radiators and hot water weren't working properly. BG's contracted engineers attended several times and Miss G was told the radiator valves need replacing. BG gave Miss G conflicting information about whether the radiator valves were covered by her policy.

BG accepted it had given poor service to Miss G with two 'unproductive' visits. It offered £50 compensation for her inconvenience. BG said it would arrange for its engineer to fix the problem but Miss G says that didn't happen.

Miss G complained to us. She wants her radiators fixed and compensation to reflect that she had to take four days holiday from work for BG's engineers' visits.

BG told us the radiator valves weren't covered by the boiler and controls cover Miss G had. It had given Miss G a quote for the repair cost rather than repairing under her policy.

Our investigator said Miss G also had plumbing and drains cover which did cover radiator valves. The faulty valves should be covered by the policy. Also, BG should pay Miss G a further £50 in compensation for her inconvenience.

BG didn't respond to our investigator's recommendation so I need to do a decision on the matter.

my findings

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

I uphold this complaint.

The policy documents BG sent to Miss G show she has boiler and controls cover and plumbing and drainage cover. I've looked at the policy document and the plumbing and drainage cover does cover radiator valves. BG hasn't given a reason why it shouldn't repair/replace the radiator valves under that section of the policy.

BG must do the necessary repairs/replacement of the radiator valves to put the right the problem with the heating and hot water, subject to policy limits.

From the evidence I've seen the claim should have been a straight forward repair/replacement of the radiator valves under the plumbing and drainage cover. Instead Miss G hasn't had properly working heating and hot water since she first contacted BG, which includes over the winter months. Although she was always going to need to have some time off work for engineer visits BG accepts two visits were unnecessary.

I don't generally base a compensation award on lost holiday salary equivalent but I look at the consumer's overall distress and inconvenience. Given the above and BG's lack of

response I don't think BG's £50 compensation offer for poor service, or our investigator's suggestion of an additional £50, is enough for Miss G's situation. I think an additional £150 on top of BG's £50 offer is more appropriate.

my final decision

I uphold this complaint.

I require British Gas Insurance Limited to:

- do the necessary repairs/replacement of the radiator valves to put the right the problem with Miss G's heating and hot water (subject to policy limits), and
- pay Miss G £200 compensation (inclusive of its offer of £50) for her distress and inconvenience it's caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 3 June 2019.

Nicola Sisk
ombudsman