

complaint

Mr S complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

BG attended Mr S's rental property to deal with a problem relating to a blocked drain.

Mr S later complained to BG about the service he'd received. And, being unhappy with its response, he complained to this service.

Our investigator thought Mr S's complaint shouldn't be upheld.

Mr S disagreed with the investigator's conclusions. So, the matter's been referred 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.

I've decided not to uphold Mr S's complaint and I'll explain why.

Mr S says BG visited the property on 4 April 2017 and unblocked the drain. He says BG later told him the damage to the drain was caused by rodents. But he says he hasn't been sent anything to validate this assertion. And he says BG hasn't been able to explain how rodents could break into metal drains.

Mr S also says his policy clearly states BG's responsible for 'repairing and unblocking drains to restore flow'. But he says BG hasn't repaired the broken drain. He says it's placed a stone slab over a hole in the pipe that leads to the drain. He says this solution is very temporary in nature and it will lead to the drain once again becoming blocked.

In addition, Mr S says the breakage in the drain allows soil into the pipe which affected the flow and caused the blockage. He says the breakage hasn't been repaired. And he says flow is still impacted as soil can freely enter the drain.

So, Mr S says he would like BG to repair the drain in line with the terms of his policy. And he says he would also like to be compensated for the significant amount of time he's spent dealing with this matter.

BG says Mr S's claim to have the drain repaired has been denied by its validation team. It says the drain's in the garden by the fence. It says bricks and a slab have been placed over it to prevent rodents re-entering. And it says this indicates the hole's at the top of the drain and isn't affecting flow.

BG also says it's apologised to Mr S for the delay in sending him information he'd requested. And it will arrange for him to receive a cheque for £30 to reflect the inconvenience this caused him.

I note BG attended Mr S's property and it cleared the blockage in his drain. I also note it took steps to prevent the problem from recurring. Mr S's policy wording refers to 'repairing and unblocking drains to restore flow'. But I don't think this requires BG to make a permanent repair to a drain if it's able to restore flow without doing so.

I also note Mr S says the problem will recur, but BG's explained the steps it's taken to prevent this from happening. So, whilst I acknowledge Mr S feels strongly about this issue, I think BG's complied with its obligations under his home emergency insurance policy.

I see there were delays by BG in giving Mr S the information it had promised him and he was caused inconvenience as a result. But BG's acknowledged this and it's offered him £30 compensation. I think this was reasonable and I don't think it would be fair for me to ask it to pay him any more compensation, in the circumstances.

So, for these reasons, I can't uphold Mr S's complaint.

my final decision

I don't uphold Mr S's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 December 2017.

Robert Collinson
ombudsman