

complaint

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

background

British Gas replaced the radiators in Mr G's home. This was done partly under his policy and partly as upgrade work on a paid basis.

Mr G complained to British Gas about the condition of his home following the work.

British Gas offered Mr G £1,000 compensation and it also agreed to write off an invoice for over £1,000 which was due from Mr G for the upgrade work.

Mr G didn't consider this adequate compensation, so he complained to this service.

Our adjudicator thought Mr G's complaint shouldn't be upheld.

Mr G disagreed with the adjudicator'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 G's complaint and I'll explain why.

Mr G says he hopes to have bare wooden flooring in the near future. And British Gas hasn't left his floor in a suitable condition for this. Mr G says he got quotes, at British Gas' invitation, from heating, carpentry and carpeting contractors for making good the damage to his home. These quotes totalled £3,423, including a quote of £1,668 for replacing a carpet damaged by a water leak caused by British Gas.

British Gas sent a claims assessor to Mr G's home who concluded there wasn't a need for any further remedial work to the floorboards or to the radiator piping. British Gas had previously offered Mr G £500 towards a new carpet. Mr G had initially accepted this, on the basis that he expected the new carpet to cost £900. So, when he later submitted a quote for £1,668, British Gas said this was excessive.

British Gas has acknowledged Mr G's home was damaged by its contractors and it's offered him compensation of £1,000 as well as writing off an invoice for over £1,000 due from Mr G for upgrading work.

I have sympathy for Mr G, but I think British Gas is entitled to rely on the report from its claims assessor. And I don't have enough evidence to conclude its most likely Mr G's home needs further remedial work costing £3,423, including a new carpet costing £1,668. So, I think the compensation British Gas has offered Mr G is reasonable, in the circumstances.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 April 2016.

Robert Collinson
ombudsman