

## **complaint**

Miss A has complained about British Gas Insurance Limited's handling of a claim under her Homecare policy.

## **background**

Miss A made a claim under her Homecare policy in relation to a water leak on 5 December 2012 and an engineer attended the same day. The British Gas engineer who attended said that lead water supply pipes were not covered under the policy and shut off the water supply. The engineer said he could carry out the repair for £96.40, but could only complete this on 7 December 2012.

British Gas was contacted in order to question what the engineer had said and it was established, after three telephone calls, that the lead supply pipe was covered under the policy. An engineer was despatched on 7 December 2012 and the repair completed.

The delay in repair forced Miss A and her family to move to a relative's house approximately 80 miles from their home as there was no water supply to the property. British Gas acknowledged that the repair should have taken place on 5 December 2012 and sent Miss A £200 compensation (£100 for being left without running water, £50 for the poor engineer advice and £50 for poor call handling).

Miss A remained unhappy and complained to this service. Our adjudicator investigated Miss A's complaint but did not uphold it. Although he accepted that the service was poor and that the engineer should have completed the repair upon first attendance he was satisfied that the compensation offered was reasonable.

As Miss A did not agree with the adjudicator, maintaining that the compensation offered did not compensate her for the stress and inconvenience of having to move out of her own address for two days and take a day off work, the matter has been escalated to me for a final decision.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

The issue for me to consider is whether the level of compensation offered by British Gas adequately reflects the stress and inconvenience caused to Miss A and her family by its error.

While I acknowledge British Gas' attempts to resolve this complaint by offering £200 compensation I do not believe that this adequately reflects the level of stress and inconvenience caused to Miss A. I have asked the adjudicator to communicate this to British Gas but it has maintained its position.

It is clear that had British Gas' engineer acted according to the policy terms and conditions that the water supply would not have been turned off for a number of days forcing Miss A and her family to have to leave her house and stay with relatives. Her relatives were

80 miles away and it must have been difficult for Miss A and her family to try and continue with a normal routine, particularly attending work and I do not believe £200 adequately reflects the inconvenience caused.

Furthermore, Miss A has provided evidence from her employer that she has had to take a day off work and the cost incurred. I am satisfied, in this instance, that any compensation should reflect this. As such, I believe Miss A should be paid £450 compensation.

**my final decision**

It follows, for the reasons given above, that I uphold this complaint and require British Gas Insurance Limited to pay Miss A £450 compensation.

Colin Keegan  
**ombudsman**