

The complaint

Ms C is unhappy with the way in which British Gas Insurance Limited ('British Gas') handled a claim under her 'Homecare' home emergency insurance policy ('the policy'), including not properly identifying and repairing issues with her electrics.

What happened

Since the most recent escape of water, which damaged her property, Ms C says she's experienced issues with her electrics – including receiving electric shocks and hearing buzzing noises coming from plug sockets and kitchen appliances. She also says that she can no longer use an electric radiator.

Whilst assessing Ms C's electrics and inspecting some appliances in April 2023, British Gas says its representative discovered that the earth wire to the dishwasher had been disconnected. It also says this would've been the cause of the electrical issues as no other issues with the electrics were found and they repaired the dishwasher.

Ms S wasn't happy with British Gas' response and complained to the Financial Ombudsman Service. Our investigator didn't uphold Ms C's complaint. Ms C disagreed so her complaint has now been passed to me to consider everything afresh to decide.

What I've decided – and why

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

British Gas has a regulatory obligation to treat customers fairly. It must also handle claims promptly and fairly. And it should not unreasonably decline a claim.

Ms C has raised other complaints about British Gas, one of which has been determined by an Ombudsman in March 2022. Another is being considered separately by the Financial Ombudsman Service. For the avoidance of doubt, in this decision, I'll focus on the issues set out in the background section above.

I acknowledge that I've summarised this complaint in far less detail than Ms C has, and in my own words. And I'm not going to respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern our service allow me to do this as we are an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to fulfil my statutory remit.

I know Ms C will be very disappointed but for the reasons set out below, I don't uphold her complaint.

Electric shocks

Ms C says she's been experiencing electric shocks when using appliances in her kitchen and her electrics have been tripping. She says this occurred after the most recent escape of water issue and she continued to raise concerns with British Gas.

Looking at the log records, I'm satisfied that British Gas did send representatives to Ms C's property to investigate electrical issues and no faults were found which could've compromised Ms C's safety. British Gas has said that the checks were carried out by qualified electricians. I've got no reason to doubt what it says so I accept that.

It was only after a site visit in April 2023 that the issue with the dishwasher earth wire was discovered. British Gas' representative said this would have been the cause of the electric shocks Ms C experienced.

Ms C thinks the dishwasher's earth wire became dislodged when the representative of British Gas tried to move the dishwasher, when attempting to find out where the electrical shocks were coming from. So, she doubts that was the cause of the electrical issues she'd been experiencing.

In response to our investigator's view, Ms C says there was a loud bang shortly after the representative tried to move the dishwasher. But when responding to our investigator's request for any evidence that British Gas caused the issue with her dishwasher in May 2023, Ms C doesn't mention hearing a loud bang. She says:

"The cable which was disconnected at the back socket could have been caused whilst the Engineers tried to remove the item from its stowage. They could have caused the internal damage... An electrician had done his checks in this area as established. I know this to be so as he left the dishwasher switch on after he left. I experienced this last shock shortly after".

So, she says the dishwasher was still on before the inspection by British Gas' representative.

Ms C has also asked a third-party contractor - who was also present in April 2023 - to confirm in a statement she prepared what happened that day. And there's no mention of a bang. However, the report supports that that the dishwasher was the issue.

Ms C doesn't think British Gas tried to ascertain the cause of her electrical issues. Based on what I've seen I don't think the conclusion of British Gas at the time – that the electrical issues were caused by the earth wire having become disconnected in the dishwasher – was unreasonable.

And as British Gas has pointed out the earth wire could've become disconnected at any time. So, although it's possible that a representative of British Gas caused the earth wire to become dislodged, I'm persuaded that the overall evidence doesn't support that's more likely than not to have happened.

Further, other than the issue with the dishwasher wiring, the representative who attended Ms C's property in April 2023 has said that the circuit board and electrics were tested (in so far as they could without taking things apart). No tripping issues were found, everything was in working order and all readings were normal. The electrics and sockets to the kitchen were fully checked and tested and no issues or buzzing sounds were found.

Without an alternative qualified electrician's report contradicting what's said from around that time, I'm satisfied that British Gas is reasonable to rely on the findings of the electrician

when concluding, as of the date of the final response letter dated around early May 2023, that there were no electrical issues to repair.

Dishwasher

For reasons set out above, I'm not persuaded that the wiring of Ms C's dishwasher was damaged by British Gas.

However, a dishwasher is a named appliance covered under the kitchen appliance section of the policy. When the dishwasher was inspected in April 2023 and the earth wire found to be disconnected, this was repaired, and I'm satisfied that's in line with the policy terms. I don't think British Gas needed to do anything more at that stage.

Ms C has more recently said that her dishwasher is not serviceable and needs to be replaced. She's free to raise that issue with British Gas and make a claim under the policy for British Gas to assess under the terms of the policy.

Electric radiator

Although inspected during the visit in April 2023, I think British Gas reasonably concluded that the electric radiator wasn't covered under the terms of the policy and that Ms C would need to arrange for it to be inspected by a suitably qualified electrician. Looking at the sections of cover Ms C had the benefit of, I don't think cover is in place for the electric radiator.

And I don't think the evidence supports that the concerns Ms C had about the radiator before the visit were more likely than not caused by British Gas.

It's also reflected by the report of British Gas' representative that Ms C "proceeded to remove a switch from the radiator that was still live and break it". So, they isolated the power, clicked it back on, made safe and left isolated at spur. Ms C doesn't agree. She says the switch casing was already loose when she handled it. But in any event, I'm satisfied British Gas acted reasonably by taking the action it did, and providing safety advice to Ms C, even though the electric radiator wasn't covered under the policy.

My final decision

I don't uphold Ms C's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 6 November 2023.

David Curtis-Johnson
Ombudsman