

The complaint

Mr R complained that British Gas Insurance Limited ("British Gas") didn't reimburse the costs for his own contractor under his home emergency policy.

What happened

Mr R made a claim when he noticed a leak in his property. British Gas instructed one of its engineers to investigate. As Mr R didn't think the engineer turned up he arranged for his own contractor to fix the leak.

Mr R said he paid £220 for the repairs, and he wants this reimbursed by British Gas. British Gas has said it will consider reimbursing the money once Mr R provides a valid receipt.

Mr R is unhappy as he's unable to get a receipt as the contractor is no longer in the country.

Our investigator decided not to uphold the complaint. He said there was evidence that British Gas deployed a plumber under the terms and conditions of the policy, so he couldn't ask British Gas to reimburse the costs. Mr R disagreed, so the case has been referred to an ombudsman.

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 provided evidence that it deployed a plumber to fix the leak – but the engineer said Mr R wasn't in when he called by. Mr R contests this. He said he was in the whole time. It's hard to conclude what did happen. It's one word against the other. It's possible Mr R didn't hear British Gas' engineer knock the door.

However, I've noted in British Gas' final response that it apologised and asked for a copy of the receipt from Mr R's own contractor, so it could consider what could be reimbursed.

Mr R said he can't get hold of a receipt. I think British Gas has been reasonable in asking for a receipt. Even though, it said its engineer attended, British Gas has still said it would consider the costs. Our service makes decisions based upon the evidence provided. I'm not able to ask British Gas to pay for Mr R's contractor without evidence for the scope of work which took place and for evidence of the costs that were incurred.

As the evidence doesn't exist, I don't think British Gas has been unfair in not reimbursing the costs. I think it has been reasonable in saying it will consider the receipt if it's provided. This is what I would've expected to happen. Therefore, I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint. I don't require British Gas Insurance Limited to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 March 2024.

Pete Averill
Ombudsman