

## **The complaint**

Mr S complains about the way British Gas Insurance Limited (British Gas) handled a claim he made on his home emergency insurance policy.

## **What happened**

In June 2019, Mr S' boiler started leaking. So Mr S' family didn't have any hot water in their home. He made a claim on his home emergency policy. One of British Gas' engineers came out, but thought the leak needed to be dealt with by another of British Gas' contractors. The following day, a contractor attended, but referred the repairs back to British Gas.

British Gas returned to Mr S' home, but again, the engineer decided the other contractor needed to deal with the works. An appointment was made for that contractor to come out and Mr S' wife took the day off work to ensure someone was home. But the appointment was cancelled without Mr S being told. The contractor didn't turn up.

Another one of British Gas' engineers went out to look at the boiler. He thought the hot water cylinder needed to be replaced. He ordered the part he needed and told Mr S the delivery date would be about five days later.

But the part wasn't in stock. And so the delivery date was put back by a couple of days. British Gas didn't let Mr S know about the change in date, so a relative spent a day waiting at the house unnecessarily.

The repairs were carried out just over a week later. But the installing engineer didn't remove an 'at risk' sticker from the boiler, so Mr S and his family thought the boiler wasn't safe to use for another day.

Mr S was unhappy with the service he'd got from British Gas and he complained. He was unhappy with the time his wife and relative had wasted on appointments that hadn't happened; the time he'd had to spend making calls; and the impact of being without hot water for around three weeks had had on his family – particularly on a vulnerable family member.

British Gas acknowledged there'd been mistakes in the handling of Mr S' claim. It initially offered Mr S compensation of £150 for the trouble and upset its handling of the claim had caused him and his family. Mr S rejected the offer and asked us to look into his complaint. British Gas then increased its offer to £300. But Mr S still didn't think this was enough to make up for British Gas' poor handling of his claim. He thought about £1000 would be the right level of compensation.

Our investigator didn't think British Gas had offered Mr S enough compensation. So she recommended that it should offer Mr S a further amount of £100 – making total compensation of £400. She thought this more fairly represented the impact the claim had had on Mr S and his family.

British Gas disagreed. It thought its offer of £300 was fair in the circumstances.

So the complaint's been passed to me.

### **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. Having done so, I think British Gas should increase its payment of compensation to a total of £400. I'll explain why.

British Gas accepts that it made a number of errors when it was dealing with Mr S' claim. It acknowledges that its first engineer should've identified what the problem was at the outset and ordered a replacement part there and then. If the engineer had done so, allowing for delivery time, it seems Mr S' boiler could've been fixed within about a week.

British Gas acknowledges that its engineers shouldn't have referred the claim onto another contractor, not just once, but twice. It must've been very frustrating for Mr S to have the responsibility for getting the repairs done passed between two different companies. This culminated in the other contractor not turning up to a planned appointment without anyone telling Mr S the appointment had been cancelled. This meant Mr S' wife had taken a day off of work unnecessarily and suffered inconvenience and disappointment.

One of British Gas' engineers was able to work out what was causing the problem about a week after Mr S first made his claim. He ordered a replacement part and it seems he told Mr S the repairs could be carried out around five or six days later. Mr S arranged for a relative to stay at home while the repairs were done.

But while British Gas knew the part was out of stock and delivery would be delayed, it didn't let Mr S know about this. I can see that it tried to call Mr S a few times to tell him about the delay and to rearrange a delivery. But it repeatedly called Mr S' landline number. And Mr S had told British Gas that the landline number had been disconnected and it needed to contact him either on his mobile or at work.

Given Mr S had provided British Gas with explicit instructions about how to contact him, I think it should've ensured its records were up to date. Had it done so, it seems likely British Gas would've been able to tell Mr S about the delayed appointment. This means his relative wouldn't have put been to time and inconvenience for no reason.

British Gas' records suggest the actual repair date was scheduled for the next available date in its diary, which seems reasonable. I do have to bear in mind though that it seems this repair happened around two weeks later than it should've done if the original engineers had correctly diagnosed the problem.

In deciding what an appropriate award for trouble and upset is, I need to think about the impact the mistakes British Gas made had on Mr S. It seems much of the delay in getting the repairs done was avoidable. He and his family were without hot water for around three weeks, when I think the repair should've been done in a third of that time. He's told us about the alternative arrangements the family had to make – including visiting family to use their hot water.

Even leaving aside the avoidable delays, Mr S and his family were put to extra inconvenience because of the cancelled appointments which Mr S wasn't told about. His wife and relative wasted time waiting for visits that never happened and Mr S had to make far more calls than he should've had to. And Mr S also has a vulnerable family member, who

is distressed by changes in routine. He's told us the first engineer was aware of this and he's told us about the effect the claim had on that family member.

### **Putting things right**

Overall, in the individual circumstances of this complaint, I think £400 is fair compensation for Mr S' trouble and upset. This means British Gas needs to add another £100 to the £300 it's already offered. Mr S said he didn't cash the initial cheque British Gas sent him for £150 and he says this has now expired. So British Gas may need to issue payment of the full £400.

### **My final decision**

For the reasons I've given above, my final decision is that I uphold Mr S' complaint.

I direct British Gas Insurance Limited to pay Mr S a total amount of £400 for his trouble and upset. This includes the £300 it has already offered him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 April 2020.

Lisa Barham  
**Ombudsman**