

The complaint

Mrs D has complained about the service she received from British Gas Insurance Limited (BG) in relation to the replacement of a water cylinder and the repair of a gas fire.

What happened

The details of this complaint are well known to both parties and have been summarized in the view given by our investigator, so I won't repeat them here. Instead I'll focus on giving my reasons for my decision.

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 agree with the conclusion reached by our investigator for these reasons.

Any award of compensation that we make is a recognition that what a business has done or failed to do has caused more inconvenience than simply what one might reasonably expect when things go wrong. What the business did or failed to do has to have had a significant impact on a particular customer.

I consider that Mrs D has suffered considerable inconvenience and upset. The multiple appointments that were required to deal with both the cylinder and the fire, the inconvenience of an under-performing replacement cylinder, the concerns about its incorrect installation leading to the involvement of Gas Safe, the delays in addressing concerns about the qualifications of BG's engineers and their perceived lack of knowledge and skill when dealing with unvented cylinders leading to additional visits being required, are all factors that justify compensation.

But although I consider that Mrs D has suffered considerable inconvenience and upset and that it's appropriate that she receives compensation, I have to also take into account what BG has done wrong, and what it's done to put things right.

It replaced Mrs D's broken cylinder with its standard replacement, which was a different make. Under Mrs D's policy BG was only required to "*try to provide [a replacement] with similar functionality but not necessarily the same features..*", in this case a "bubble" to act like an accumulator. This new cylinder proved to be unsatisfactory, but BG agreed to replace it, notwithstanding the policy term, with one that's an upgrade to its standard replacement. Mrs D is now satisfied with this new cylinder.

Further, in relation to the gas fire, although Mrs D would've been caused considerable inconvenience by the six visits by BG that were required before this was satisfactorily repaired, it appears that a number of different parts failed in succession. I don't have any evidence to suggest that this was due to any act or omission on the part of BG's engineers.

Having taken into account what BG has already done to make things right, I consider that its offer of £350 compensation is fair and reasonable in the circumstances so I'm not going to require it to pay any more.

My final decision

For the reasons I've given above I'm not going to uphold Mrs D's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 3 December 2020.

Nigel Bremner
Ombudsman