

## **The complaint**

Mrs B has complained about the poor service she received from British Gas Insurance Limited (BG) after an annual service visit was cancelled.

## **What happened**

Mrs B has a Homecare policy with BG which provides her with an annual service visit. On 6 November 2019, Mrs B booked an annual service visit for 26 November. On 25 November, BG cancelled this visit, explaining that it was due to excessive demand for emergency and priority appointments in her area. This was inconvenient to Mrs B as she'd made arrangements to accommodate an engineer's visit on 26 November.

Mrs B tried to make another appointment but the earliest that this could be arranged for was 12 December. Mrs B thought this was bad customer service. She asked BG's service agent for the contact details of BG's CEO, and those of her supervisor, but the service agent wasn't able to provide these. Mrs B was told a complaint would be raised and that her supervisor would call her back. She was offered £10 compensation for the cancelled appointment, which she rejected. Mrs B emailed BG on 2 December to complain again about the cancelled appointment and that she hadn't received any response from the service agent's supervisor.

On 17 January 2020, Mrs B contacted BG again as her boiler had stopped working properly and was only working intermittently. This had left her cold. She mentioned that she had a medical condition, which she didn't specify. An engineer came the next day and fixed the boiler.

On 29 January Mrs B contacted BG again to complain that it hadn't replied to her original complaint within the eight weeks BG is allowed for a response. She included within this a complaint that the reason her boiler had stopped working properly leaving her cold was because of something that should've been replaced by the engineer who undertook the annual service on 12 December.

Mrs B contacted BG again on 21 February. BG accepted that her original complaint should've been dealt with earlier. Mrs B said she wanted £100 compensation to close her complaints and for feedback to be given to BG contact centre staff. BG offered her £50 compensation.

As Mrs B wasn't satisfied with BG's response to her complaint, she brought it to this service. She didn't consider BG's offer of £50 compensation was enough. She said she was seeking £100 compensation for two days of inconvenience, the stress and discomfort of having no heating for a week, and poor customer service. She also wanted an assurance from BG that its contact centre staff would be retrained.

Our investigator's view was that BG had resolved Mrs B's complaints fairly. Mrs B doesn't consider that our investigator has fully understood her concerns and has asked that her complaint be referred to an ombudsman. The matter has therefore been passed to me for a final 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.

I'm not going to uphold Mrs B's complaint and I'll explain why not.

Mrs B's initial complaint was that BG had cancelled a scheduled service visit at short notice which had caused her inconvenience. She then had to be further inconvenienced by having to make arrangements for the service visit to take place on another date.

I've considered what Mrs B's policy says about annual service visits. It says:

*"In periods of local or national high demand for our services (such cold weather), we prioritise breakdowns and may need to rearrange your annual service."*

I don't have any reason to believe that prioritising breakdowns during a period of high demand was not a genuine reason for the need to reschedule Mrs B's appointment.

So although I fully understand that this would've inconvenienced Mrs B because she'd made arrangements for the engineer's visit on 26 November and would have to make new arrangements for the rescheduled visit on 12 December, I don't consider that BG acted unreasonably in rescheduling Mrs B's annual service in these circumstances. When Mrs B contacted BG on 17 January because her boiler had broken down, BG attended the next day and fixed it. This illustrates that BG are able to respond rapidly in response to a breakdown because these take priority over annual service visits to functioning boilers.

Mrs B didn't receive a formal response to her complaint about the rescheduling of her service visit until BG's letter of 7 March 2020. I consider this to be an unreasonably long delay. But I do take into account that BG's service agent had explained to Mrs B why it was necessary to cancel her original appointment, although Mrs B considered this to be a "scripted" response.

In the circumstances I consider that £50 compensation is not unreasonable for the inconvenience of a cancelled and rescheduled appointment to service a functioning boiler and a slow formal response to a complaint about this.

Mrs B also complains that the engineer undertaking her annual service on 12 December 2019 failed to replace a part that resulted in the problem she had with her boiler in mid-January 2020. I have no evidence to support this being the case. Mrs B's policy states:

*"One of our engineers will visit your home to complete your annual service. This will include testing the gases your appliance or boiler produces.*

*If the visit shows that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so.*

*During the visit, our engineer will fill in a checklist that shows you exactly what we've looked at. If we find a problem or fault that needs to be fixed, we'll tell you about it."*

So unless it was necessary for BG's servicing engineer to take Mrs B's boiler apart because of an identified or reported problem, I don't consider BG did anything wrong. A problem could quite well have arisen between 12 December 2019 and mid-January 2020 that couldn't have been anticipated from a gas test or visual inspection on 12 December, and BG fixed the fault the day after it was reported.

My conclusion is that the only respect in which it would be fair for me to ask BG to put things right is to compensate Mrs B for the inconvenience of the short notice cancellation of her annual service visit on 26 November 2019 and the need for her to make arrangements for another visit, and the failure to respond within a reasonable timescale to her complaint about this. I consider that the £50 that I believe it has already paid her is fair and reasonable in the circumstances, so I'm not going to ask it to do more than this.

### **My final decision**

For the reasons I've given above, I'm not going to uphold Mrs B's complaint and to ask British Gas Insurance Limited to do anything other than pay Mrs B £50 compensation if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 5 October 2020.

Nigel Bremner  
**Ombudsman**