

The complaint

Mr M is unhappy that British Gas Insurance Limited (BG) rescheduled his home emergency appointment without telling him, causing him to lose a day's holiday from work.

What happened

Mr M had HomeCare One with BG which included an annual boiler service. He booked an appointment online for his boiler service and took the day off work to be at home for it. The engineer didn't turn up and Mr M found that BG had rescheduled the appointment the day before without telling him. He received its email the day after the scheduled appointment.

Mr M complained to BG that he'd wasted a day of his leave and asked it to rearrange the appointment to a date within two weeks or cancel the policy and refund his premiums. He also asked it to compensate him at the rate he would've been paid that day.

BG looked into Dr M's complaint and saw that it had called him the day before the appointment to reschedule. Mr M didn't answer his phone but BG said it left a message for him. Mr M said he didn't get any messages. BG sent him a cheque for £20 as a gesture of goodwill but it didn't think it had done anything wrong.

Our investigator didn't uphold Dr M's complaint. He explained that the terms and conditions of the policy make it clear that an annual service may be rescheduled to accommodate emergency appointments. He also explained that the boiler service must be completed within the policy year, which isn't necessarily within a calendar year of the previous service. Our investigator thought BG had done enough to let Mr M know about the change and its payment of £20 was fair.

Mr M didn't agree. He thought that BG could've made more of an effort to contact him to reschedule the appointment before he took time off work. He also said that BG incorrectly told him it didn't message or email its customers to let them know about cancelled appointments.

The complaint was passed to me 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.

I've decided not to uphold the complaint and I'll explain why.

There's no dispute that BG missed the appointment. So, the key issues to consider are whether it was fair for BG to reschedule the appointment and, if it was, whether it did enough to let Mr M know.

In line with the terms of the policy, BG can reschedule an appointment for an annual service if emergency work takes priority. I think that's fair because I wouldn't expect a routine boiler service to be done ahead of, say, the needs of a potentially vulnerable customer waiting to have their heating restored. BG said that it rescheduled because of emergency appointments and I have no reason to doubt that.

The policy also says that an annual boiler service isn't necessarily done within a calendar year from the previous service. To meet the policy requirements, BG must complete a boiler service during the policy year, which may be more or less than a calendar year since the previous service. When BG rescheduled the appointment, it was still well within the policy year.

So, now I must consider whether BG did enough to let Mr M know it was changing the appointment. I think it did. I understand that BG called Mr M and left a voicemail message the day before the planned appointment to say it wouldn't be able to attend. Its records support this and I think it's likely that notes made on the day are an accurate reflection of events.

Mr M says that he didn't get a voicemail message. He acknowledges receiving a call from an unknown number on the day before the planned appointment, but he was unable to answer at the time. However, Mr M is adamant he didn't get a voicemail message from BG.

It's difficult in situations like this to know exactly what happened, so I must decide what is most likely to have happened. It seems Mr M accepts BG called him on the day and the dispute is about whether it left a voicemail message. Mr M hasn't said he didn't have a voicemail facility, so I think if one was available it's likely BG would've left a message. And if BG left a message, I think that would've been enough to let Mr M know it wouldn't be keeping the service appointment.

That's not to say I doubt Mr M – he clearly feels strongly about this point. But it's entirely possible that he didn't receive the message through no fault of BG, such as a technical issue. If BG hadn't left a message, I think it's more likely there would be further attempts to contact Mr M recorded in its notes. I think that because I've seen it has recorded multiple contact attempts on other occasions.

Mr M said BG told him it didn't message or email customers when it cancelled appointments, yet it is apparent that it does. Mr M received an email from BG, dated the day before his appointment but received the day after, rescheduling his service appointment. While this does indeed suggest that BG gave Mr M incorrect information, I don't think it matters here. That's because the information it gave wouldn't have changed what actually happened in these circumstances.

Although BG didn't think it had done anything wrong, it offered Mr M £20 as a gesture of goodwill, but he didn't think it was enough. Having considered all the circumstances here, I don't agree. I understand that Mr M would like BG to refund his annual premium and pay him for his day's unpaid leave, but I don't think that's warranted. BG made a reasonable attempt to let Mr M know that his appointment was being rescheduled and its actions were in line with the terms of the policy. It was helpful that BG paid £20 as a gesture of goodwill, but I don't think it did anything wrong, so I won't be asking it to do any more.

To sum up, BG rescheduled the annual service appointment to a date within the same policy year, in line with the policy terms, so that it could attend to emergency work taking priority. I'm satisfied that BG called Mr M to notify him of the need to reschedule his annual service. Unfortunately he couldn't answer the call at the time, but I think it's likely that BG left a

message. For unknown reasons, he didn't receive its message, but I don't think it's fair to hold BG responsible for that.

My final decision

For the reasons given above, my decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 19 October 2020.

Debra Vaughan
Ombudsman