

## **The complaint**

Mr H is unhappy with the compensation he was offered by British Gas Insurance Limited when he complained about the service provided as part of his home emergency policy.

## **What happened**

Mr H had a boiler service carried out by British Gas under his HomeCare policy. During the visit, the engineer identified that a new a new part needed to be fitted. A few months after it was fitted, Mr H found a fault with his central heating system. Mr H contacted British Gas, who sent an engineer. The engineer diagnosed a faulty valve, cleared the fault, tested the system, which showed everything was working, and then left.

An hour or so later, the fault happened again. Mr H contacted British Gas and it sent another engineer the next day. This engineer found the fault and fixed it, which he said was due to the installation of the part a few months before.

Mr H complained to British Gas. He was unhappy that the fault was due to the new part that British Gas had installed, that he had to wait a week for an engineer to carry out a repair and that a second engineer then had to be called, who he had to persuade British Gas to send promptly.

British Gas replied and accepted that there were a range of issues with the service Mr H had received. It offered him £32.17 for the additional gas that Mr H had used due to the installation issues and £100 compensation.

Mr H wasn't satisfied that the amount offered by British Gas reflected the distress and inconvenience that he had been caused, so he complained to this service. Our investigator didn't uphold the complaint. He said that he thought the level of compensation offered was appropriate in the circumstances.

As Mr H did not agree, the complaint has been referred 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.

British Gas agreed with Mr H that the level of service provided under his HomeCare policy wasn't of a high enough standard. The issue is whether the amount of compensation that British Gas offered was appropriate. Having looked at the details of this case, although I know that this will disappoint Mr H, I think that it was. I will explain why below.

British Gas offered £32.17 by comparing the amount of gas he used in the affected period with the comparable period the previous year. I think this was a reasonable way of working this out and gave as realistic a figure as possible in the circumstances.

In terms of the compensation offered, Mr H said that £150 would better reflect the distress and inconvenience caused with getting the boiler issues sorted out, including a loss of trust because the way the policy was delivered didn't meet his expectations, and because of how his complaint was handled.

First, I should explain that complaint handling isn't a regulated activity, so although Mr H is unhappy about how long British Gas took to respond to his complaint and how it conducted its investigation, this isn't something that I can consider as it falls outside of the remit of this service.

However, I've looked at the overall service that Mr H experienced under the terms of his policy, including considering everything that Mr H has provided and the responses at various stages from British Gas. I can see that there were a range of issues that will have impacted Mr H. Having thought about this, I think that the £100 compensation offered, in addition to the £32.17 for the gas, is reasonable in the circumstances to reflect the distress and inconvenience caused and is in line with what I would have awarded. As a result, I don't uphold this complaint and don't require British Gas to do anything further.

### **My final decision**

For the reasons I have given, it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 October 2020.

Louise O'Sullivan  
**Ombudsman**