

The complaint

Mr H has complained about the poor service his wife Ms H received from British Gas Insurance Limited (BG) when she contacted it to amend a direct debit.

What happened

The details of this complaint are well known to both parties. Mr H says Ms H was on hold to BG for 1 hour 50 minutes. When she complained, she was told a manager would phone her back within 24 hours but she never received a call back. BG has apologised and explained that this was due to the high number of calls it receives during the winter period. It offered her £30 compensation. Mr H doesn't consider that this is enough.

Our investigator didn't consider that BG should do any more. Mr H has asked that his complaint be referred to an ombudsman, so it's been passed to me to make 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 agree with the view given by our investigator and I'll explain why.

Awards of compensation that this service can make aren't intended to fine or punish a business. This is the job of the business's regulator. We can award fair compensation that's a proportionate reflection of the impact a business's actions (or inaction) has had on their customer.

If we decide a business has acted unfairly, we consider the impact on their customer. For us to award compensation, we need to decide that the impact of a business's actions has been greater than just a minor inconvenience or upset, more than the inconvenience and upset that happens from time to time in our day-to-day lives and in our dealings with other people, businesses and organisations. A busy phone line is just such an example. We're unlikely to tell a business to pay compensation in these circumstances unless what the business did or failed to do had a significant impact on a particular customer.

BG has acknowledged that its service to Ms H wasn't satisfactory, has apologised, and has offered £30 compensation for the inconvenience that Ms H suffered. Ms H says her call to BG took up her time, and she felt stressed. Her annoyance and frustration is quite understandable, but I don't consider that BG's poor service in the respect complained about is likely to have had such a significant or lasting impact upon her as to justify more compensation than BG has already offered. I consider that compensation of £30 is fair and reasonable in the circumstances.

For these reasons, although I understand Ms H's frustration, I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint about British Gas Insurance Limited and don't require it to do anything more than to pay Mr H the £30 it has already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 November 2020.

Nigel Bremner
Ombudsman