

The complaint

Mr H complains about the response he received when trying to make a claim on a policy he held with British Gas Insurance Limited ("British Gas").

What happened

Mr H held a home emergency policy with British Gas. On 23 December 2019 he called to report that his boiler had broken down and he didn't have hot water or heating. British Gas informed him that the next available appointment was seven days later. Mr H wasn't happy with this so he informed British Gas that he would be calling out his own engineer and that he expected British Gas to reimburse him for those costs, which it agreed to.

Mr H's boiler was fixed on 24 December 2019 and he was reimbursed for these costs on 27 December 2019. Mr H was unhappy with the way British Gas handled his claim. He said the seven-day response time was unreasonable, that British Gas hadn't helped him find a suitably qualified engineer, that British Gas didn't plan effectively for the Christmas period and that its television advert stated that help would be available 24/7, which he believes to be misleading. British Gas paid Mr H £20 as a gesture of goodwill in recognition of the service he had received.

Our investigator didn't think the complaint should be upheld. In short, she said that we couldn't consider whether the television advert was misleading, and she didn't think British Gas had responded unreasonably to Mr H's claim.

Mr H disagreed so the complaint has been 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.

Having done so, I've reached the same conclusions as our investigator and for the same reasons.

Mr H has raised several issues this service isn't able to consider. I would clarify that we aren't the regulator – that's the role of the Financial Conduct Authority. And we don't review whether television adverts meet the required advertising standards. So I am limited in what I can consider.

Mr H has said that he doesn't think British Gas was adequately resourced throughout the Christmas period but that is a matter for British Gas to consider. My role is to consider Mr H's individual complaint and how British Gas handled his claim.

Mr H has said that British Gas didn't provide a reasonable timeframe for sending an engineer – it had offered an appointment seven days away. I can appreciate why Mr H would find that concerning and I would agree that seven days is too long to wait for a home

emergency call out, particularly when Mr H highlighted some reasons that meant he should have been prioritised.

But I must consider that Mr H instead insisted on appointing his own engineer to fix the problem sooner, which British Gas agreed to. So while I can understand that Mr H was frustrated about the seven-day delay, I can only consider what actually happened rather than what might have happened. And in this instance, Mr H was able to have his boiler fixed the following day, which I would consider to be a reasonable timescale.

I understand that Mr H says he made this suggestion and it wasn't something that British Gas offered but ultimately British Gas did agree to it and reimbursed Mr H very quickly to ensure he wasn't out of pocket. Mr H has also said that British Gas should have assisted him by suggesting appropriate engineers, but I can see that British Gas paid Mr H £20 in recognition of the distress and inconvenience caused, which I think is sufficient to recognise the inconvenience of Mr H needing to find his own engineer.

So while I can understand why Mr H was unhappy with the service he received given the length of time between his boiler breaking and the suggested date for the British Gas engineer to visit, as Mr H's boiler was able to be fixed the following day and British Gas reimbursed these costs, I don't think British Gas needs to do anything more to resolve this matter.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 27 January 2021.

Sara Falzon
Ombudsman