

The complaint

Mrs W complains about the service she received after making a claim on her home emergency policy with British Gas Insurance limited.

What happened

Mrs W holds a home emergency policy with British Gas. Throughout this complaint Mrs W has been represented at various times by her husband Mr W.

Mr W called to make claim on Mrs W's policy as there was an issue with their plumbing. British Gas accepted the claim and agreed to send an engineer to fix the problem. But there was an issue with finding Mrs W and Mr W's address. Mr W explained they'd moved address in 2016 and had informed British Gas of this, so it should have been updated then.

British Gas changed the address on the system and arranged an engineer to attend the property to try and fix the plumbing issue.

Mr W took the day off work and waited for the engineer to arrive. But despite changing the address on the system, British Gas sent the engineer to the old, incorrect address. This meant the appointment needed to be rebooked and Mr W took another day off work to be present for it. Mr W said he was on the phone for over two hours trying to sort this issue and wasn't happy with the service he was provided. He said the staff were often unhelpful, he was often on hold for long periods of time and was transferred multiple times.

The engineer attended the second appointment and the issue with the plumbing was fixed.

Mrs W made a complaint to British gas about the whole experience. She thought they should be compensated for Mr W taking two days off work and that his daily rate was between £450 and £500. They also weren't happy with the time spent calling British Gas to rectify the issue and the service they received while doing so.

British Gas acknowledged some errors it had made but didn't offer the amount of compensation Mrs W requested. In what it called a gesture of goodwill, it offered Mrs W an initial £70 which it later increased to £100.

Mrs W wasn't happy with this offer so rejected it and brought her complaint to us.

Our investigator looked into the complaint and didn't recommend it be upheld. She recognised British Gas had made errors and that these errors had caused Mrs W distress and inconvenience. But she thought that British Gas's offer of £100 was fair compensation for this.

Mrs W didn't agree and asked for an ombudsman's 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.

Having done so I'm not upholding it. I understand this will come as a disappointment for Mrs W. I'll explain my reasoning below.

Mrs W is understandably unhappy with British Gas for what happened here. It should have updated her address when they moved home. Had it done so, it's likely Mr W wouldn't have had any issue on the first call he made to make the claim. During this call British Gas changed the address. But it sent the engineer to the previous address. This meant Mr W was left waiting for an appointment that was never going to be met.

Mr W took the day off work to attend this appointment, so I can see why he and Mrs W are unhappy the engineer was sent to their old address. Mr W then spent a long time on the phone, trying to fix an error which could and should have been avoided.

That said, I'm satisfied British Gas's offer of compensation is fair in the circumstances. I understand Mrs W would like to be compensated in line with Mr W's daily rate for the two days he took off work. But I'm not recommending British Gas do this. The policy doesn't cover Mrs W or Mr W for loss of earnings. Mrs or Mrs W were always likely to take some time off work to be available for the appointment. But understandably they would expect the engineer to be sent to the correct address and arrive on the day they were booked to attend.

What this means is the only time Mr W took off unnecessarily was the time for the first appointment. I can see from the information this was an afternoon appointment too. This is a private policy, so I don't think it'd be reasonable to require British Gas to compensate Mr W's professional daily rate.

But British Gas's errors have caused Mrs W and Mrs W distress and inconvenience that could have been avoided. Mr W took time off work for an appointment that was, in reality, never going to be met as the engineer was sent to the wrong address. And he also had to make avoidable, frustrating telephone calls to rectify this issue.

However as mentioned above, I'm satisfied British Gas's offer of £100 is a fair and reasonable offer of compensation for this distress and inconvenience.

My final decision

For the reasons set out above, my final decision is that I don't uphold Mrs W's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 9 February 2021.

Joe Thornley
Ombudsman