

The complaint

Ms B and Mr Y complain that British Gas Services Limited failed to attend their call out within a reasonable time.

What happened

Ms B and Mr Y had a Home Care policy with British Gas. In December 2019 they experienced a problem with their boiler which meant they had no central heating. They called British Gas and asked for someone to attend under the call out cover in their policy.

British Gas advised that due to high demand for their engineers, the first available appointment was in ten days. However it said that due to this, Ms B and Mr Y could arrange a local engineer to attend and British Gas would reimburse any costs covered under the policy.

Ms B and Mr Y didn't think this was fair. They said that the policy is sold to suggest that an engineer will attend a call out within a reasonable time. And they didn't think it was fair for them to be without heating for 10 days. They made a complaint.

British Gas didn't uphold their complaint. It said that during December there was high demand for its engineers, and it had to prioritise its most vulnerable customers and those without hot water. However it recognised the inconvenience caused and offered £60 and a gesture of goodwill to make up for this.

Ms B and Mr Y didn't think this was fair as they said British Gas hadn't fulfilled its requirements under the policy so should refund their annual fee. They brought their complaint to this service.

Our investigator considered all the issues but didn't recommend the complaint be upheld. He said that it was reasonable for British Gas to prioritise its most vulnerable customers and he was satisfied that it had offered an alternative option so they could get a visit earlier. So he didn't think it was fair to ask British Gas to refund the premiums paid.

Ms B and Mr Y didn't agree. They said that they felt the policy had been mis-sold as they expected call outs to be fulfilled within a more reasonable time scale. They asked for their complaint to be reviewed by an ombudsman.

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.

Ms B and Mr Y feel that British Gas hasn't fulfilled the service they believed they were getting when they brought the policy with it. So I have considered whether British Gas has acted fairly and reasonably when handling their call out request.

I can see that Ms B and Mr Y have a policy that includes call outs for repairs to their boiler. It says in the policy terms:

'We'll carry out any repair or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit'

Ms B and Mr Y have said that they don't think ten days is a reasonable time and is much longer than they were led to believe when they took out the policy.

British Gas has said that in December 2019 it was experiencing increased demand for call outs so it didn't have an engineer available. Although it wasn't at the time of heavy snow or a storm, it was during winter months, so at a time when more people are using their central heating. So I can understand there may have been increased demand.

Further it said that because of this, it had to prioritise its most vulnerable customers, or those in the greatest need. Where there is limited resource, I think this is a fair approach. Also, under the terms and conditions British Gas says that where there are circumstances that are out of its control that mean it isn't possible to visit quickly, it will provide a time when it can. And this is what it did here. So I think this is fair in the circumstances.

I can also see from the notes provided that British Gas checked with Ms B whether she was vulnerable and if there were any other vulnerable household members. She confirmed there were not. It also assessed the impact of the problem and could see that the hot water was still working and there was fire heating in one of the rooms.

So although I can understand it would be inconvenient to be without heating for ten days, I think it was fair for British Gas to prioritise cases where there were vulnerable household members or those who didn't have hot water.

Further, British Gas provided an alternative to try and ensure Ms B and Mr Y didn't have to wait to get their boiler fixed. It said they could arrange a visit from a local engineer, and it would reimburse costs incurred that are covered by the policy. So this gave them the opportunity to get a repair sooner than ten days at no additional cost to them.

Ms B and Mr Y have said that this would involve sourcing their own engineer and they have the policy with British Gas in order to avoid this. While I appreciate this isn't the service they pay for as part of their policy, British Gas were offering this as an alternative as it wasn't able to fulfil the call out straight away. And I think as an alternative in a time of increased demand, this is a fair offer.

I have considered Ms B and Mr Y's request for a refund of their premiums for the year as they haven't received the service they paid for, but I don't think this would be fair. Although I agree ten days is a long time to wait for a repair, British Gas has been able to provide the service Ms B and Mr Y paid for, just not straight away. It also provided an alternative option that may have allowed them to get a fix sooner.

Further the policy Ms B and Mr Y have with British Gas provides more than just a call out service. For example, it includes an annual service. So they had the potential benefit of all services for the period of the policy.

So although I understand Ms B and Mr Y were disappointed that British Gas weren't able to provide the same level of service it usually would, it has acted in line with the terms of the policy. So I don't agree that British Gas has treated Ms B and Mr Y unfairly.

British Gas has offered £60 as a good will gesture to recognise the inconvenience they have suffered, and I think that's fair in the circumstances. So I won't ask it to do anything further.

My final decision

For the reasons I have given, I won't require British Gas Services Limited to do anything differently.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B and Mr Y to accept or reject my decision before 25 December 2020.

Sophie Goodyear
Ombudsman