

## **The complaint**

Mr B has complained about British Gas Insurance Limited. He isn't happy about the way it dealt with an annual service under his home emergency insurance policy and the cost of renewal.

## **What happened**

Mr B had a home emergency insurance policy with British Gas. When it came up for renewal he wasn't happy about a price increase and he wasn't happy about a delay in undertaking his annual boiler service. Mr B maintains that a service wasn't undertaken at all.

When Mr B asked British Gas about the increase in price it offered to lower the premium to the amount a new customer would have to pay which Mr B agreed to. But he wasn't happy that his annual service didn't take place around the time of the anniversary of the last one. And that British Gas rearranged the appointment for the service, and he says a service wasn't undertaken when British Gas says it was. So Mr B complained to this service.

Our investigator looked into things for him. He thought British Gas had acted reasonably in offering to reduce Mr B's renewal price to that of a new customer. And he was satisfied that it did undertake a service in line with the policy terms and conditions.

As Mr B didn't agree the matter has been passed to me for review.

## **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 don't think the complaint should be upheld. I know this will come as a disappointment to Mr B, but I'll explain why.

I can understand Mr B's frustration and confusion about the servicing of his boiler. He expected the service to take place around the same time/month of the year as last year. Plus he was frustrated that British Gas rearranged the appointment to service his boiler and he didn't realise that it serviced his boiler when it attended a claim under the breakdown part of his policy.

Although I can understand why Mr B would think his boiler would be serviced in the same month (January in this instance) each year but this is a particularly busy period for breakdowns which British Gas understandably prioritise. Indeed that is probably why it rearranged his appointment for his boiler service from February until April.

But what Mr B wasn't aware of was that when he arranged an emergency call out to fix a problem with his central heating British Gas took the opportunity to service his boiler as well. It is a shame that this wasn't communicated more clearly to Mr B, but I've seen documentation showing that a service took place. And it made sense for British Gas to undertake the service while its engineer was there and to cancel the later appointment for the service. I understand that British Gas also waived Mr B's policy excess as its service

could've been better and it could've explained that the excess payment was due before attending, which seems fair.

Finally, when Mr B was sent his policy renewal the premium had risen so he called to complain. And British Gas said that it would offer him the same price as it would a new customer which was lower than the amount Mr B was due to pay. This seems reasonable and Mr B was free to turn down the offer and take his business elsewhere if he wished so I can't say that British Gas has acted unreasonably, especially as the increase in premium (that Mr B negotiated) was small.

### **My final decision**

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 29 December 2020.

Colin Keegan  
**Ombudsman**