

The complaint

Mrs R is unhappy about the level of customer service provided by British Gas Insurance Limited (British Gas) under her HomeCare Insurance policy.

What happened

A heat detector in Mrs R's home activated and couldn't be switched off. When Mrs R contacted British Gas, she was told that her policy had been cancelled because British Gas had been unable to collect recent direct debits. British Gas reinstated the policy and arranged for an engineer to visit the same day. Mrs R was given a timescale for the visit, but late afternoon an engineer contacted her and told her he wouldn't be at her home until later in the evening. When the engineer attended, he told her that he had only been assigned the job very late that day.

Mrs R complained to British Gas. She said that British Gas should have told her that it hadn't been able to collect payments and so had cancelled the policy. She also had to wait at home all day but the engineer had only been assigned the job after 5.30pm.

When British Gas replied, it said that it could have done more to inform Mrs R that the payments weren't being collected, but that it was because Mrs R had cancelled her direct debit in error. It said that when Mrs R asked for an electrician to deal with the heat detector issue, it reinstated the policy and arranged for an engineer to attend the same day.

Mrs R complained to this service. Our investigator didn't uphold the complaint. He said that British Gas had dealt with the issues reasonably in the circumstances.

As Mrs R did not agree, the complaint has been referred to me.

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'm aware that Mrs R has raised a number of complaints with British Gas. My decision is limited to the circumstances of the complaint outlined here. Having looked at what happened, although I'm aware that this will disappoint Mrs R, I don't uphold the complaint. I will explain why.

Mrs R's policy was cancelled by British Gas following two missed direct debit payments. Mrs R has said that it is likely she cancelled her direct debit by mistake. I've read British Gas' cancellation policy. The policy wording said cancelling the direct debit didn't mean that the policyholder had cancelled the agreement with British Gas. It said that British Gas would write to the policyholder to try and collect the money owed and that if the policyholder didn't reply or the money wasn't paid, British Gas would then cancel the policy.

British Gas didn't seem to dispute that it hadn't followed its own policy. So, I've thought about what difference this made. The first time Mrs R was aware that her policy had been

cancelled was when she phoned British Gas to arrange for an engineer to visit. British Gas realised that the policy had been cancelled, set it up again and arranged for an engineer to visit the same day. So, during the phone call, Mrs R was restored to the position that she should have been in and was able to book an engineer. I think that was reasonable in the circumstances.

However, Mrs R said that this required a phone call of nearly two hours to resolve the issues. I haven't been able to listen to the phone call, as British Gas is no longer able to access it. Mrs R has said that there were at least three issues addressed during the call. These were the cancelled policy, the engineer's visit and raising a complaint. I would expect it to take some time to deal with the combination of those issues. Mrs R also said that the call handler put her on hold a few times to speak to her manager. I can understand that if this happened multiple times that it would be frustrating and seen as an unnecessary delay. But I don't think, in itself, it is unreasonable for someone to seek advice from a manager, including on more than one occasion.

I'm aware that when Mrs R complained to this service, she explained that there were issues with registering her complaint during that phone call and afterwards. However, complaint handling isn't a regulated activity, so I'm unable to comment on this aspect.

Mrs R is also concerned that she was given an all day appointment, but received a phone call from British Gas at about 5.30pm to tell her that the electrician would be delayed until after 6pm. The engineer who then visited told her that he had only been assigned the job at 5.35pm, despite being available and in the same area for much of the morning. As the engineer had then been sent to appointments much further away in the afternoon, he was only able to get to Mrs R's home at 7.30pm.

I asked British Gas for more information on this. British Gas said it wasn't now able to look at all of the details of this case. However, its records indicated that the job was allocated to an engineer during the day, but that he sent it back late afternoon. British Gas said this was most likely because some of the engineer's other jobs took longer than expected. It said this would explain why it was allocated to a different engineer later that day and why the engineer might have told Mrs R that he had only just been assigned the job.

Mrs R was provided with the explanation given by British Gas for the time it took for the engineer to visit her. She told this service that throughout the day she received messages saying that the job was on track and wasn't informed of any problems or potential delays. I don't think that this contradicts what British Gas has said. Until the engineer handed the job back, I think it was reasonable for British Gas to expect that the engineer was able to attend within the timescales specified. However, when this was no longer possible, British Gas phoned Mrs R and told her this and arranged for another engineer to visit the same day.

Mrs R also said that her job had been booked as an emergency and she thought it was unlikely that the engineer would have disregarded an urgent job in favour of completing a routine one. I can understand Mrs R's view on this, but this is speculation on her part about the urgency of other jobs that the first engineer was dealing with and the priority that each should be given.

Mrs R also said she didn't think British Gas' explanation about the engineer was plausible and provided details of another time when there had been issues with a British Gas engineer visiting. I've noted the other appointment that Mrs R referred to, but it doesn't form part of this complaint.

Mrs R said that she was given an all-day slot and that the engineer would visit between 8am and 6pm. I've read the policy terms and conditions and these said:

“We’ll carry out any repairs 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.”

My understanding of what happened in this case is that British Gas contacted Mrs R when it became clear that an engineer wouldn’t be able to visit by 6pm and assigned another engineer. I think that was reasonable in the circumstances and that British Gas also acted in line with its terms and conditions.

My final decision

For the reasons I have given, it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs R to accept or reject my decision before 11 January 2021.

Louise O’Sullivan
Ombudsman