

The complaint

Ms H complains about the service she received from British Gas Insurance Limited ("BGIL"), when she made a claim on her central heating breakdown cover insurance policy.

What happened

Ms H contacted BGIL when her boiler stopped heating the water in her home. An engineer visited on 20 July to see what the problem was. Ms H wasn't happy with the way the engineer dealt with her though, and didn't feel he'd done enough to deal with a problem the boiler seemed to have with its fan.

The engineer returned on 21 July to carry out some repairs. But after he left, the boiler stopped working again. Ms H complained to BGIL. They sent the engineer back to her home, and a new fan was ordered for the boiler. A different engineer attended on 22 July and fitted the new fan. That seemed to fully repair the boiler.

BGIL accepted that their service to Ms H had caused her unnecessary distress and inconvenience. To put this right, they apologised and paid her £50 compensation. Ms H didn't feel this was enough compensation though, so she brought her complaint to us.

Our investigator looked at the matter and explained why he felt £50 was suitable in this case. Ms H still didn't agree, so the matter's come to me for a final decision.

Our investigator hadn't contacted BGIL directly – his contact was with their agent, which had dealt with the complaint. I've tried to contact BGIL to confirm they are happy they've had opportunity to respond to our investigation. They've not replied, so I'm treating that as saying they are happy, and have nothing further to add.

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.

While I appreciate Ms H has a strong opinion about what needs to be done to put things right in this case, I've decided BGIL have already taken suitable steps to do so. I'll explain why.

It's agreed that BGIL fixed the boiler, which is fundamentally what the insurance policy was there to do. It seems this could have been done a day earlier than it was – on 21 July rather than 22 July – if the engineer's visits had dealt with the fan issue more efficiently.

BGIL and our investigator also accepted that Ms H wasn't happy with the approach and attitude of the first engineer when at her property. And Ms H wasn't happy the same engineer returned to look at the broken boiler, after she'd told someone over the phone that she didn't want to see him again.

Our approach in all complaints is to think about what needs to happen to put things right. Here, the work that's been done has put right the problem with the boiler. Having the same

engineer attend on 21 July seems to have helped make sure that happened as quickly as possible. While that's meant the request for a different engineer wasn't met on 21 July, BGIL did have someone different attend on 22 July. So I'm happy the request was eventually met.

The question here is then how BGIL can apologise for the trouble and upset Ms H felt during this matter. Financial compensation can make for an effective apology, but the exact amount needed is a matter of opinion. BGIL offered £50. Ms H thinks it should be more like £100.

In my view, £50 is the right figure. It reflects that the whole matter lasted three days – 20 to 22 July inclusive – and so wasn't an ongoing source of frustration for Ms H.

And it reflects the scale of the problem, compared to other cases that might come to our service. Ms H hasn't suffered financial hardship, or had to worry about the future of her home or livelihood. She spoke three times to someone she didn't feel was treating her properly. But the conversation was limited to the repair of a boiler, which was ultimately repaired in a relatively short timescale.

As BGIL have already paid Ms H suitable compensation and apologised, I find there's nothing further they need to do to resolve this matter.

My final decision

I've decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 20 January 2021.

Paul Mellor
Ombudsman