

The complaint

Mr C is unhappy with the delays and the re-scheduled appointments made by British Gas Insurance Limited (British Gas) in relation to a claim he submitted.

What happened

Mr C had a Homecare agreement with British Gas.

In November 2019, the flushing system to the toilet needed fixing as it was damaged, so Mr C contacted British Gas.

The appointment was booked for 5 November 2019 for the engineer to look at the damage. Having waited all day, the engineer contacted Mr C late in the day that he couldn't attend as there was an emergency appointment he had to attend to instead. The visit was re-scheduled for 6 November. An engineer attended as planned on 6 November 2019, but parts were required. There was a delay in getting availability for the parts so Mr C was told the engineer would be back to fix the toilet on 20 November. No-one arrived so Mr C called British Gas and was made aware that the parts hadn't arrived, and someone would come the following day, on 21 November. The repair was completed satisfactorily on 21 November. British Gas paid Mr C £40 compensation for the delays caused.

Following an annual boiler service that was completed, Mr C noticed a smell in the boiler and an appointment was booked for 25 November 2019. British Gas called Mr C at 5pm to inform him the engineer couldn't attend that day. Mr C was unhappy about the last-minute changes to appointments and asked to speak to a manager. He spoke to a manager around 5:30pm on 25 November; a Saturday appointment was booked on 30 November 2019. The manager also paid Mr C £30 compensation for the failings in its service. The visit was carried out on 30 November and the work was completed.

Mr C was further unhappy that the price for renewing the agreement had increased by 34% for the year March 2019 to March 2020. He complained to British Gas and received a response from a customer manager. The manager explained that prices had increased across the board but offered a 10% discount on the price quoted. British Gas said the price took into account a number of factors such as the age, the type and number of appliances and how many claims were made. Mr C renewed the agreement but with the minimum cover.

Mr C was unhappy with British Gas and referred the complaint to our service. Our investigator looked into the complaint and thought the payment of £70 was fair and reasonable in the circumstances of this complaint.

Mr C disagreed with the investigator. He said the compensation he received hadn't taken into account the poor service, the multitude of appointments that had to be rescheduled, the lack of communication and repeatedly ignoring his requests to speak to a manager. He was unhappy with the increase of premium in renewing the policy. He asked for the complaint to be referred to an ombudsman.

So the complaint has been passed to me to make a 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.

There's no dispute that there were failings in the service provided by British Gas. The key issue I need to therefore decide is whether British Gas dealt with the poor service appropriately and whether the compensation it paid was fair and reasonable taking into account the circumstances on Mr S's complaint. I also need to decide whether the increase in the premium at renewal was in line with our approach and fair and reasonable.

Poor service

Having reviewed what happened, I can see there were issues with re-scheduling appointments. I appreciate the frustration Mr C has experienced. He had to wait all day for an engineer and was told late in the day that he couldn't attend and then having to re-schedule the visit. However, I can also see that British Gas did contact Mr C and the appointments were re-scheduled – though I think it could have been informed him earlier in the day. With regards to fixing the toilet, a further delay was caused because the parts weren't available. And with regards to the boiler, I understand again that Mr C was contacted late in the day after having waited all day for an engineer to arrive. I agree the communication could have been better but I don't agree there was a complete lack of it. I understand British Gas' explanation that on occasions the engineer is called to an emergency appointment instead and I don't think that's unreasonable. And in regard to not being able to speak to a manager, my understanding is that Mr C spoke to a manager on 25 November 2019 and he paid £30 compensation for the poor service provided to Mr C.

On balance, while the service wasn't as expected and things didn't always happen as they should have, British Gas has recognised its failings and paid Mr C £70 compensation for this. I'm satisfied this amount is fair and reasonable in the circumstances of the complaint.

Renewal premium

I understand the frustration Mr C felt in having had his premium increased. British Gas explained this was due to the age, type and number of appliances that were covered. It also explained that the premium was dependent on the number of claims being made. However, it offered Mr C a 10% discount and Mr C chose to renew the agreement with minimum cover. He has since chosen to go with a different provider. I appreciate as a loyal customer, this isn't something he wanted to do. However, I'm not persuaded the explanation given by British Gas for the increase is unreasonable or unfair and it's Mr C's choice whether he wanted to continue the cover on that basis.

Conclusion

Overall, I understand the frustration Mr C experienced in not always receiving the service he expected from British Gas. But I'm satisfied that British Gas dealt with the issues in an appropriate manner and while Mr C wants a detailed explanation of why the service was poor, I don't think it's appropriate here. In both claims Mr C made, the problem was fixed. I realise he experienced inconvenience at the same time, but having looked at all the available information, I think the compensation of £70 Mr C's been paid is fair and reasonable in the circumstances of this complaint. I don't think British Gas needs to do anything further.

My final decision

For the reasons given above, I don't uphold Mr C's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 19 January 2021.

Nimisha Radia
Ombudsman