

The complaint

Ms B and Mr B are unhappy with the way British Gas Insurance Limited (BG) handled their annual boiler service appointments.

What happened

Ms B and Mr B had HomeCare Two home emergency cover, including an annual boiler service, with BG. For ease, I'll refer only to Ms B throughout my decision.

Ms B arranged an annual boiler service appointment with BG. During the process of arranging the appointment and BG completing the service, Ms B says that it:

- twice cancelled the appointment at short notice;
- published an incorrect telephone number;
- kept her waiting on the phone for long periods, and
- sent misleading policy renewal information.

She complained to BG, which offered her £30 by way of apology for rescheduling appointments at short notice, and a credit of £10 to her account for the time spent on hold. Ms B didn't think its offer went far enough and she also complained that it hadn't dealt with her complaint properly.

Our investigator didn't uphold Ms B's complaint. She thought that BG had acted in line with the terms and conditions of the policy; it had provided correct phone numbers on policy documents; the information it provided about renewal was clear, and its offer was reasonable by way of apology for the inconvenience of rescheduled appointments and time on hold. Our investigator explained that we couldn't consider Ms B's concerns about BG's complaint handling activity.

Ms B didn't agree. She thought BG hid information within long terms and conditions, and that it should've planned better for winter appointments. Ms B also felt that BG should've made sure its website was up to date with phone numbers.

The complaint was passed to me to decide.

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've decided not to uphold Ms B's complaint for broadly the same reasons as our investigator. I'll explain.

Firstly, Ms B is unhappy with the way BG handled her complaint. I understand that she's now aware complaint handling isn't a regulated activity and, therefore, falls outside my remit for consideration. So, I won't be looking into that issue.

Annual service

The terms and conditions of Ms B's policy state an annual service is, *"a check in each period of agreement to ensure that your gas boiler...is working safely and in line with the relevant laws and regulations. See page 28 for more details."*

The policy also says, *"Your annual service may be more, or less, than 12 months after your last service visit. In periods of local or national high demand for our services (such as cold weather), we prioritise breakdowns and may need to rearrange your annual service."*

So, the terms of the policy allow BG to rearrange a routine boiler service if an emergency takes priority, and I think that's reasonable. I understand that it would've been frustrating for it to happen twice to Ms B, but both rearranged appointments were in the middle of the winter period, so I can see why BG would've had a greater need to reschedule.

Ms B thinks BG hid this information in a long policy document, but I don't agree. It's mentioned three times in the policy and directs to the more detailed information on page 28. And looking at the brief document provided at each renewal, summarising the policy information, there is specific reference to the timing of annual services. I think BG made the information available to Ms B and, although it was entitled to reschedule the appointments, it made a reasonable offer of compensation for the inconvenience caused. I'm satisfied that BG did enough here.

Phone number and waiting times

Ms B felt inconvenienced because BG published the wrong phone number on its website, and it kept her waiting on hold for lengthy periods. BG apologised and offered a credit of £10 to her account for the delays answering her calls.

While BG's error on its website may have caused inconvenience in the moment, the correct phone number was available to Ms B on her own policy documents. I understand the point she makes that a quick look at the website should be easy, but it doesn't change the fact that BG made the correct information available to her as its customer, and she also had the option of booking an appointment online. So, I'm satisfied that the inconvenience caused by BG's mistake was minimal.

I can see why BG's phone lines may have been busy during the winter period, but Ms B thinks it should resource better for those times. I have no reason to doubt that BG resources appropriately, and it's not my place to question that. However, I can consider the impact on Ms B of being unable to get through quickly. There's no indication that her call was about an emergency, so I think the delay answering would've been an inconvenience rather than a cause for significant concern. I'm satisfied that BG responded appropriately to her complaint about the call waiting times and its offer of a £10 credit was fair in the circumstances. I don't think any further action is warranted.

Policy renewal information

Ms B says the policy renewal pricing isn't clear. BG explained that the pricing options are given in the renewal information. I've looked at the policy renewal and I can see that it explains the cover offered and directs Ms B to her online account to obtain any further information she needed. Doing so would also have allowed her to amend her cover to suit her requirements. So, while she thinks that the renewal price was too much and misleading, I can't see that BG did anything wrong here.

Overall, I don't think BG did anything wrong in respect of the policy renewal information and I'm satisfied that it made a fair offer by way of apology to Ms B for the inconvenience caused when it rearranged appointments and for the call waiting times. I won't be asking BG to do any more.

My final decision

For the reasons given above, my final decision is that I don't uphold Ms B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Ms B to accept or reject my decision before 3 March 2021.

Debra Vaughan
Ombudsman