

The complaint

Mr O complains that when servicing his boiler, British Gas Insurance Limited (BG) damaged it and it took eight weeks to repair it, during which time he was without heating and hot water.

I've previously issued a provisional decision in this case. In response to it I received further information from BG and Mr O which I've taken into account in reaching my final decision.

What happened

The facts behind this complaint are known to both parties so I won't repeat them.

The only point in contention is the extent to which Mr O was without heating and hot water. Mr O says it took BG eight weeks to repair the boiler that its engineer had damaged. During this time the electrical supply kept tripping when heating or hot water was called for. He says he'd then have to contact BG again and it would be three to four days before another engineer visited.

BG said that the problem with Mr O's boiler wasn't resolved for six weeks and was only intermittent, so he wasn't permanently without heating and hot water. It offered him an initial £100 compensation which it then increased by a further £150.

Our investigator's view was that BG should pay Mr O total compensation of £350. Mr O thinks this is inadequate to compensate him for the distress and inconvenience he suffered during this period. As he wasn't satisfied with our investigator's view of his complaint, he asked that it be referred to an ombudsman.

I issued a provisional decision upholding Mr O's complaint and said I was considering requiring BG to pay compensation of £500. BG provided a response to this with further information. Mr O has commented on BG's response. Having taken this further information into account, I'm now issuing my final 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.

I'm continuing to uphold Mr O's complaint, but I'm reducing the compensation I require BG to pay him, and I'll explain my reasons for doing this.

Mr O claimed that when undertaking an annual service of his boiler on 16 August 2019, BG caused damage, and that for a period of eight weeks following this he was without heating and hot water as his heating system kept tripping. Mr O was 76 years old at the time and has a significant health condition. He says he had to go to shower every day at a friend's house and had to leave his dog with others so it wasn't in the way when an engineer came. He spent much of this time in cafes for warmth.

I'm satisfied that being without heating and hot water had an impact on Mr O which was greater than the impact that it might've had on others. Our awards are not intended to punish a business but are to take into account the impact on the individual customer.

In my provisional decision I stated that I considered it relevant that it was BG who was responsible for the damage to Mr O's boiler, and that there was a delay of some 37 days on its part in repairing it permanently. Mr O had said that there were gaps of three to four days between each visit after he phoned BG to say that the previous repair hadn't been successful, and the boiler was still tripping.

In response to my provisional decision, BG provided a detailed record of the attendances made by its engineers to Mr O between 16 August 2019 and 23 September 2019 which is supported by BG's records, which I've seen. This showed that over this period there were significant periods between a repair being done, and the next report of another problem.

For example, a repair was completed on 20 August and Mr O didn't contact BG again to report another fault until 2 September (13 days). There was a similar gap between 7 September and 16 September (10 days). If Mr O's boiler wasn't working properly during these periods, this hadn't been reported to BG.

BG's records also show that on the majority of the occasions when Mr O called to make an appointment, an engineer attended the same day or the following day. Only between 17 and 23 September was there a gap of six days which was due to a part needing to be ordered, and then for it to be delivered and then fitted.

Based on the information I now have, I consider that Mr O encountered problems with his boiler over 18 days rather than the 37 I based my provisional decision on. I also consider that on each occasion BG attended within a reasonable time to undertake the necessary repairs. It was also able to accommodate visits around hospital appointments that Mr O had.

As the original problem flowed from a leak caused by BG's engineer when undertaking the annual service, I think it's reasonable that BG pays compensation to Mr O for the undoubted inconvenience and upset the repeated breakdowns caused him. Apart from the inconvenience of having to go to the homes of other to shower, and to sit in cafes to keep warm, he also had the inconvenience of having to make repeated calls to BG when a repair didn't fix the problem and to be in attendance each time an engineer visited. Eight engineer visits were required before the problem that was causing Mr O's boiler to trip was finally rectified.

If Mr O was without heating and hot water for longer than the 18 days accepted by BG, I don't consider it would be reasonable to hold it responsible for this as it could only respond to a problem if Mr O reported it. The lack of any calls from Mr O to BG between 20 August and 2 September, and between 7 September and 16 September would suggest that during these periods Mr O wasn't experiencing any problems with accessing heating and hot water.

BG offered Mr O an additional £150 in addition to the £100 it's already paid him. I consider total compensation of £350 would be more appropriate given Mr O's particular circumstances.

My final decision

For the reasons I've given above, I'm upholding Mr O's complaint, and I require British Gas Insurance Limited to pay him compensation of £350 less any sum its already paid him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or

reject my decision before 7 February 2021.

Nigel Bremner
Ombudsman