

The complaint

Mr M complains about the service he received from British Gas Insurance Limited following a claim on his home emergency insurance. Mr M wants British Gas to apologise and to offer a higher level of compensation than they've already offered.

What happened

Mr M's fridge is covered under his home care agreement. When this broke down, he contacted British Gas who arranged an engineer to inspect it. Mr M says there were a number of issues during the claim. He says British Gas cancelled appointments, sent an engineer who didn't carry out a full inspection, and he had to chase for updates. British Gas then decided the fridge needed to be replaced. Mr M says there were further problems when the supplier refused to deliver the fridge inside his home. This meant he had to take it inside which led to the fridge being dented.

Mr M complained to British Gas and they explained their engineer identified a fault and, while they fitted a part, they recognised further parts were needed. This was then passed to the manufacturer, but as the parts weren't available, British Gas decided to replace the fridge. British Gas apologised for the delay and overall inconvenience and offered £40 compensation.

Our investigator looked into things for Mr M. She thought British Gas' offer of £40 compensation wasn't reasonable and recommended they offer an additional £60. Mr M disagreed so the matter has come to me for 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.

Having done so, I've decided to uphold the complaint. And, I think the investigator's recommendation is a fair way to resolve matters. I understand Mr M will be disappointed by this but I'll explain why I have made this decision.

Firstly, I've looked at the service given to Mr M. The key facts about this aren't in dispute. British Gas have admitted they got things wrong which led to delays and inconvenience. The only issue I have to decide is whether the steps they've taken to put things right are fair and reasonable.

I think it's right that British Gas should compensate Mr M for the frustration and inconvenience caused by their poor service. Mr M has told us he was left without a fridge for around four weeks, and what was particularly frustrating was that this was over the Christmas period.

I can see there are two engineer visits. The first visit leads to the engineer referring the matter back to British Gas. The next visit then identifies a repair isn't possible. Mr M says there were two cancelled appointments which meant the claim continued for longer than it should have. And, he had to chase for updates to find out what was happening. I feel it's

reasonable for British Gas to pay compensation to reflect the frustration caused by the delay as well as the inconvenience in having to chase for updates.

I understand Mr M was left frustrated at having to bring the fridge into his home himself. The terms and conditions of Mr M's policy says it doesn't cover unpacking or installing new appliances. So, I can't say there's been an error by British Gas if the supplier refused to bring the fridge into Mr M's home. That said, it's clear Mr M was left frustrated when the first supplier refused to bring the fridge into his home. This led to Mr M contacting British Gas and they cancelled the order. A second delivery date was arranged which Mr M says was supposed to be through a different supplier, but it turned out to be the same supplier. The fridge was left outside Mr M's home and he had to bring it inside himself. While the terms and conditions say British Gas won't unwrap or install new appliances, I think more could've been done to explain this to Mr M so he wasn't left under the impression that the supplier will be bringing the fridge into his home. This understandably led to frustration for Mr M.

So, while there has been frustration and inconvenience to Mr M, this has been over a limited period. I can't say there is any ongoing issues, but I do acknowledge that it will have been inconvenient to not have an essential appliance for nearly four weeks - and particularly over the Christmas period. Taking everything into account, I think British Gas, having paid £40 already, should pay Mr M an additional £60 compensation – bringing the total to £100. I think this is fair and reasonable in the circumstances.

Putting things right

I've taken the view that British Gas have acted unreasonably so, in addition to the £40 compensation already paid, they should pay Mr M an additional £60 to bring the total compensation to £100.

My final decision

My final decision is that I uphold the complaint. British Gas Insurance Limited should pay Mr M £60 compensation to bring the total compensation paid to £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 June 2021.

Paviter Dhaddy
Ombudsman