

## **The complaint**

Mr H has complained about the service he received from British Gas Insurance Limited (BG) under his HomeCare policy following multiple visits by its engineers to rectify a problem with his heating and hot water system.

## **What happened**

The facts of this complaint are well known to both parties so I won't repeat them again here. Instead I'll focus on the reasons for my 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 agree with the conclusion reached by our investigator for these reasons:

- It appears from BG's records of its visits to Mr H's property that a new boiler was installed in or around June 2019. Between that date and February 2021, 13 visits were made by BG engineers to deal with problems with his central heating system. Many of these, dating back to shortly after the installation, were to address problems with the pressure. The problem appears to have worsened in January 2021, and five visits were required between 27 January and 11 February 2021. The problem was eventually traced to a leak in the cylinder return.
- BG has acknowledged that Mr and Mrs H, who are elderly, were without heating and hot water on a number of occasions and Mr H had to purchase electric heaters himself. BG's records show the following:

*“Customer was off supply for numerous days due to strike actions and was never offered fan heaters so had to go and purchase his own..... he is on the vulnerable list and we made no effort to supply fan heaters during the strike action days.”*
- BG has reimbursed Mr H £200 for the cost of the heaters he had to buy. It has also paid him £150 as a goodwill gesture for failing to supply heaters and for the additional electricity usage.
- However I don't consider that this adequately compensates Mr H for the inconvenience of having to arrange and accommodate multiple visits by BG engineers until the problem was eventually identified and rectified, and for his being without central heating and hot water on a number of occasions.
- BG has explained in its response to our investigator's view that access to the cylinder was restricted, and that had it not been, one less visit would have been required. I don't consider that one less visit would have significantly reduced Mr H's trouble and upset.
- I agree with our investigator that a further £100 compensation for the trouble and upset of being without central heating and hot water on a number of occasions and in

having to accommodate multiple visits by BG engineers would be fair and reasonable in the circumstances.

**My final decision**

My final decision is to uphold Mr H's complaint.

I require British Gas Insurance Limited to pay Mr H a further £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 September 2021.

Nigel Bremner  
**Ombudsman**