

The complaint

Ms V says British Gas Insurance Limited did not handle a claim under her home emergency policy in a timely manner.

What happened

Ms V says her boiler stopped working in February 2021. She contacted British Gas and was initially told the next engineer appointment would be in a few weeks. Concerned at this timeframe Ms V called again that evening and was told this should not have been the case. Both she and another family member had health concerns and should have been offered an emergency appointment. An earlier appointment was arranged.

An engineer did attend shortly after this, but he did not have the parts available to fix the problem. The parts were ordered, but an engineer was not able to repair the boiler and restore the heating and hot water until several days later.

Ms V says British Gas did not do enough to help her and her family, despite knowing two members of her household had health concerns affected by the cold.

British Gas says it should have arranged an emergency call out, when it was initially made aware of the health conditions within the household. It says it was able to do this, when Ms V called back to query the later appointment it had given her. It says that delays occurred in ordering parts, which meant the boiler could not be repaired immediately. The company concedes it did not provide great service and sent a cheque payment to Ms V for £150.

One of our investigators looked into this. He decided not to uphold the complaint. He accepted the service provided could have been better but decided British Gas had acted fairly by paying compensation to Ms V.

Ms V disagreed with this outcome and asked for an ombudsman to review the complaint.

It has been 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.

While I realise this will come as a disappointment to Ms V, I've decided not to uphold her complaint and I'll explain why.

The main issue Ms V complains of is the time taken by British Gas to fix her boiler, whilst it was aware of her family's health conditions. I have looked at the information provided to understand whether the company acted reasonably in its handling of this claim.

The records show that an engineer did attend Ms V's home promptly, after the initial failure to provide an emergency call out. However, the boiler could not be repaired. It was established that replacement parts were needed to do this. The records reflect that the

necessary parts were ordered. But there was a delay of a few days before these became available.

The fault was reported on Saturday afternoon, and the boiler was eventually fixed around midday the following Wednesday.

I note British Gas was able to provide two electric heaters for Ms V to use whilst the boiler wasn't working. It is good that it was able to provide some means of temporary heating. Although I accept this isn't the same as having a functioning central heating system. And it doesn't help with the provision of hot water for washing.

Ms V explains her and a family member struggle in the cold, due to their health conditions. It must have been distressing to be without heating, for these reasons, during a cold month of the year. I can understand why she found it frustrating that British Gas was unable to repair her boiler sooner in these circumstances.

Ms V mentions, in her response to our investigators view, the possibility she could have instructed a local engineer herself. However, she says she was told by British Gas this could not be agreed unless the heating had been off for 96 hours. I note the boiler was out of action for a shorter period than the timeframe Ms V mentions.

I have thought about this point. However, I haven't seen evidence that shows British Gas failed to do something required by its terms that could have resolved the problem sooner.

I think British Gas did take appropriate action to repair Ms V's boiler in line with its policy terms. However, it did not have the replacement parts immediately available and there were delays in the ordering process. I agree with the company's response that it has not provided the service required here, and it is reasonable to offer some compensation for the time taken to fix the boiler.

The other point of concern is that British Gas initially failed to follow its correct process and arrange an emergency appointment. Ms V had to pursue the matter to ensure she got an earlier appointment, otherwise she could have potentially waited several weeks. The company accepts it was wrong to do this when it was told vulnerable people were affected.

Taking all of this into consideration I think British Gas did fail to provide a reasonable standard of service, but it was fair in providing a compensation payment of £150 to acknowledge this. So, I can't reasonably ask British Gas to do anything more to resolve this complaint.

My final decision

For the reasons I have explained, I think British Gas Insurance Limited's offer of £150 compensation was fair, and I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms V to accept or reject my decision before 11 October 2021.

Mike Waldron
Ombudsman