

## **The complaint**

Mr C complains that British Gas Insurance Limited (British Gas) incorrectly sent him an invoice for £60 related to his HomeCare cover.

## **What happened**

In late January 2021, Mr C received an invoice from British Gas for £60 related to his HomeCare emergency cover. Mr C said he hadn't used the service since June 2020, so he called British Gas immediately to query the matter. During this call, Mr C raised a complaint. He says he also asked for matters regarding the invoice to be put on hold whilst his complaint was investigated, but he said this was refused by the adviser he spoke with, and instead he was encouraged to make a payment on the call.

In the weeks following this, Mr C says he received a reminder letter dated 17 February 2021 asking him to make a payment. Mr C said the letter outlined that if payment wasn't made in seven days, the matter would be forwarded onto a debt collection company. But Mr C says he didn't receive the letter until 25 February 2021. He says this caused him extreme stress and anxiety, particularly as this was during a time where he was experiencing financial worries and wasn't in a position to make the payment.

Mr C called British Gas on 25 February 2021. During the call, British Gas cancelled the invoice and updated its records accordingly. It apologised for the worry caused and paid Mr C £20 compensation. Mr C didn't think the compensation awarded fully reflected the impact the matter had on him and said he had been caused sleepless nights as a result of British Gas's actions. So, he brought his complaint to our service.

One of our investigators reviewed matters. She explained that the invoice related to some works carried out in 2020, however any charges related to these works had been cancelled previously. So, the invoice had indeed been generated in error. In reviewing British Gas's actions following this, she explained that matters were resolved on the same day Mr C called British Gas back, on 25 February 2021.

She acknowledged the stress the matter would've caused Mr C, but also pointed out that he had said he was aware that the invoice was related to a call-out in 2020 that British Gas had already agreed to waive previously.

British Gas didn't dispute our investigator's findings, but Mr C did. In summary, he felt that an additional £100 compensation should be paid to put matters right. As an agreement couldn't be reached, the case has come 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.

It's not in dispute that British Gas incorrectly asked Mr C to pay for works that had been carried out some months before, that it had already agreed to not charge him for. Mr C said

this mistake, and the subsequent reminder to make a payment, caused him stress, anxiety and sleepless nights. I was sorry to hear about how the matter affected Mr C and can understand how receiving an invoice, many months after works had been carried out, would cause him worry.

As it's not disputed that British Gas made an error, my role here is to consider whether I think it has taken reasonable steps to put the matter right. British Gas hasn't been able to provide a recording of its call with Mr C from January 2021, when he initially received the invoice. As I understand it, the invoice disputes team wasn't available to discuss matters with Mr C as the call was made later in the evening. It's unfortunate that the relevant team was unavailable when Mr C initially called, and I appreciate this would've been frustrating for him.

As I understand it, Mr C didn't call British Gas again until a few weeks later, in February 2021. I've considered that when Mr C did call back, he was able to speak with the relevant team about the invoice dispute. During this call, the adviser Mr C spoke with immediately cancelled the invoice and updated the relevant records. British Gas apologised for the stress and worry caused to Mr C as a result of the error and paid him £20 compensation.

Having thought about this carefully, I think British Gas has done enough in the circumstances to put matters right. I say this because British Gas immediately cancelled the invoice during the phone call in February 2021. And, I can see that Mr C hasn't been affected financially as a result of the initial mistake. British Gas also apologised, paid Mr C compensation and has agreed to provide feedback to the adviser Mr C originally spoke with.

It's important to keep in mind that our service isn't a regulator, and our role isn't to punish a business for its mistakes. So overall, whilst I acknowledge that the mistake would've caused Mr C worry, I think British Gas took reasonable steps to put matters right. In light of this, I won't be asking it to do anything further.

### **My final decision**

British Gas Insurance Limited doesn't need to do anything further to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 24 September 2021.

Hana Yousef  
**Ombudsman**