

## **The complaint**

Mr J complains about the poor service provided by British Gas Insurance Limited when he made a claim under his home emergency insurance policy.

Mr J is represented in this complaint by his partner but, for ease, I'll refer to Mr J throughout.

## **What happened**

- Mr J had a Home Care policy with British Gas that covered him for repairs to his boiler in the event of a breakdown.
- In February 2021 Mr J's boiler broke down and he had no hot water or heating. He called British Gas, but it said it could take between two and four weeks to send an engineer. So, Mr J complained.
- British Gas said the delay was due to high demand at that time of year, in addition to Covid 19 restrictions and strike action by its engineers. It suggested contacting a local trade organisation with links to British Gas (the trade organisation) to see if it could help. It gave Mr J an email address so he could send the invoice once the work had been done.
- An engineer from the trade organisation arrived the same day and fixed the boiler – but it broke down again the next day. He returned and made further repairs but, again, the boiler broke down the next day.
- Mr J paid the trade organisation engineer £180 even though he'd not resolved the issue. He emailed British Gas with the invoice and gave an update on the problem. British Gas apologised but didn't reply to further emails Mr J sent.
- About two and half weeks after the initial breakdown, a British Gas engineer repaired the boiler.
- At the end of March 2021 British Gas reimbursed Mr J the £180 he'd paid the trade organisation engineer. It subsequently offered £100 for the inconvenience caused.
- After investigating, our investigator thought British Gas had done enough to put matters right. She noted that the engineer from the trade organisation had shown Mr J how to reset the boiler and even though he'd had to do that every day, he had access to hot water and heating while he was waiting for British Gas to repair his boiler. She thought the £100 it had paid Mr J was a fair amount for the impact caused.
- Mr J doesn't agree.

## **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 came to a different conclusion from that reached by the investigator and so sent a provisional decision to Mr J and British Gas to give them an opportunity to comment. Mr J accepted my findings, while British Gas didn't reply. As such, my findings and decision below are substantially the same as set out in my provisional decision. The reasons for my decision as follows:

- The terms and conditions of Mr J's policy says British Gas will carry out any repairs or visits within "a reasonable time, unless something beyond its control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit."
- It took British Gas about two and a half weeks to send an engineer to Mr J's property. He was always likely to suffer a degree of stress and inconvenience with a claim of this nature, particularly at the time of year these events took place, when demand for the service was high. British Gas was also dealing with restrictions due to Covid 19 and strike action by its engineers.
- British Gas suggested Mr J contact a trade organisation engineer and I think that was a reasonable suggestion in the circumstances as that might have meant his boiler was fixed more quickly. But, unfortunately, that engineer wasn't able to repair the boiler and the issue remained unresolved.
- Mr J then had to wait another two weeks for British Gas to attend. I can understand why British Gas was prioritising its most vulnerable customers without heating and hot water. But Mr J is 70 years old and not in good health. He said the trade organisation engineer showed him how to re-set the boiler if it broke down and so he was able to get the heating and hot water working. But it meant he had to go into the loft every day and that wasn't easily accessible, particularly for someone his age.
- Mr J was also upset with the customer service he received. Not only when he first called British Gas to report the breakdown and it took a lot of time and persistence before it advised him to call the trade organisation. But also when he used the email address given to him by British Gas and he didn't receive a reply other than an initial apology. He said the whole situation had left him and his partner angry and distressed.
- British Gas accepted Mr J had a justified complaint, particularly as the engineer from the trade organisation hadn't been able to help. It offered £100 for the distress and inconvenience caused.
- I think it was right that British Gas apologised for the service it provided and offered an amount to recognise the distress and inconvenience it caused. But taking everything into account, and particularly the impact on Mr J, I think it needs to do more to put things right. On balance, I don't think British Gas repaired the boiler in a reasonable time period and the poor service it provided made the situation worse than it needed to be. Mr J was able to get his boiler working in between times but that wasn't achieved easily and caused further trouble and upset.
- Mr J has said he wants a year's free insurance, but I think it would be more appropriate for British Gas to pay compensation for the impact of its poor service. I think a payment of £300 would be a fairer way of resolving this complaint in all the circumstances.

**My final decision**

My decision is that British Gas should pay Mr J a total of £300 for the distress and inconvenience its poor service caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 5 October 2021.

Richard Walker  
**Ombudsman**