

## **The complaint**

Mr N complains that British Gas Insurance Limited provided a poor standard of service when he claimed under his home emergency policy.

## **What happened**

Mr N's boiler stopped working in March 2021. This left him and his family without heating or hot water. He contacted British Gas and it arranged for an engineer to visit two days later. Unfortunately, the company couldn't fulfil this appointment and it called to cancel. It offered a later appointment, which was not for over three weeks later.

Mr N wasn't happy with the situation, and British Gas suggested he arrange for his own engineer to attend. It would then refund the cost. Mr N was able to arrange for an engineer to visit on the same day the company's engineer was first due to attend. The boiler was fixed at this appointment.

Mr N contacted British Gas and it refunded the cost of the work. The company provided a payment for £50, which was £40 for the engineer's visit and £10 in compensation along with an apology.

Mr N is unhappy that British Gas was unable to fulfil the first appointment. He believes the company has let him down, having paid his premiums for three years. Because of this he cancelled his policy and sought cover elsewhere. Mr N wants the company to increase the compensation payment for the poor service he received.

One of our investigators looked into the matter and decided not to uphold Mr N's complaint. She found British Gas had behaved reasonably when it was unable to fulfil the original appointment. Although some inconvenience was experienced by Mr N she didn't think the company had acted unfairly.

Mr N disagreed and requested that an ombudsman look at this again. The complaint 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.

Having done so I've decided not to uphold Mr N's complaint. I understand he will be disappointed, but I will explain why I think my decision is fair.

When British Gas realised it couldn't meet the first appointment it had offered, the next available date wasn't for three weeks. Clearly this is a long time to wait. Especially, when Mr N and his family would be without heating or hot water. I can understand why he was disappointed. The expectation here is that a home emergency policy allows for a swift resolution when things like this, go wrong.

That said, British Gas did explain to Mr N that he could arrange for his own engineer to fix

the boiler, and it would refund the charges. I understand Mr N felt he shouldn't have had to make these arrangements. This is why he had taken out the policy. However, fortunately, he managed to arrange for a local engineer to fix the boiler on the date British Gas had originally agreed to attend.

I have looked through Mr N's policy terms to understand what is expected when an engineer appointment is needed. On page 28 under the section entitled "*Visiting You*" and "*Reasonable Timescales*" it says:

*"We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our 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."*

I think it's fair to say the first appointment was due to take place within a reasonable timeframe. It is unfortunate this couldn't be met, but British Gas was quick to let Mr N know. Then because an earlier appointment wasn't available, it offered him the option of using his own engineer. I think this shows it acted reasonably and in-line with the policy terms.

I have thought about the impact this issue caused Mr N and his family. Some inconvenience was caused when he had to arrange the engineer's visit. I also note Mr N's comments that he had wasted money paying premiums to British Gas.

However, the boiler was fixed on the same day the British Gas' engineer was due to attend. As above some inconvenience was caused, but Mr N has received an apology and £10 compensation for this, which I think is fair. Mr N has benefitted from cover being in place. The company paid for the cost of the boiler being fixed. So, although I understand his frustration, I don't think his comments justify an increased compensation payment.

In summary I think British Gas acted reasonably in dealing with Mr N's complaint, and in providing an apology and compensation. So, I can't fairly ask it to do any more.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 19 October 2021.

Mike Waldron  
**Ombudsman**