

## **The complaint**

Mrs W and Mr W complain about the poor service provided by British Gas Insurance Limited when they made a claim under their home emergency insurance policy.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving my 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 conclusions reached by the investigator for the following reasons:

- There's no dispute things didn't go as they should have. British Gas has acknowledged it could have done more to provide Mrs W and Mr W a better service. But while I accept it made some attempts to keep Mrs W and Mr W updated on the progress of the claim, further attempts could have been made to ensure they were appropriately kept updated.
- British Gas have said that it called Mrs W and Mr W but at times the calls were blocked. Mrs W and Mr W say they had this function on their phone system to prevent cold callers, and I don't think this was unreasonable. At other times British Gas did get through to them or at least were able to get through to an answering machine – but when asked by the investigator if messages had been left on the answering machine British Gas was unable to confirm if it had.
- So I'm not persuaded when encountered with the blocked calls British Gas did everything it needed to make sure Mrs W and Mr W were appropriately updated. Especially seeing as it was able to get through to them at other times and I don't think Mrs W and Mr W were doing anything different.
- I don't think British Gas has fully considered Mrs W and Mr W's individual circumstances. British Gas have said that they had heating in other parts of the home so suggested the impact of the delays and cancelled appointments was limited. But Mrs W and Mr W have explained how not having the heating in the room impacted their day to day life. And while I accept Mrs W and Mr W were always likely to suffer a degree of stress and inconvenience with a claim of this nature, they ended up having to wait over three months for the issue to be resolved.
- British Gas say it needed to source the radiator, and this took longer due to supply issues. But this should have been completed by the end of April 2021, when a further appointment was arranged. However it wasn't completed until a few weeks later and I haven't seen any evidence why it took this further time for the repair to be completed.

I can see the investigator asked for this information, but British Gas hasn't replied to her requests.

- British Gas initially offered Mrs W and Mr W £85 and then increased the offer to £150 for the inconvenience caused- but Mrs W and Mr W didn't accept this amount.

### **Putting things right**

In light of the above, I think it was right that British Gas apologised for the service it provided and offered an amount to recognise the inconvenience it caused. But taking everything into account, I think it needs to do more to put things right. I think £250 would be a fair and reasonable way of resolving this complaint. I know British Gas feels that is excessive as Mrs W and Mr W were always going to have to deal with a certain amount of inconvenience. But the poor service it provided made the situation much worse than it needed to be and I think £250 is fair in the circumstances.

### **My final decision**

My final decision is that this complaint should be upheld.

In order to resolve Mrs W and Mr W's complaint, British Gas Insurance Limited should pay Mrs W and Mr W £250 for the distress and inconvenience its poor service caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W and Mr W to accept or reject my decision before 8 March 2022.

Jag Dhuphar  
**Ombudsman**