

The complaint

Mr G complains about British Gas Insurance Limited's handling of a claim under his home insurance policy.

What happened

Mr G had a "*HomeCare 4*" policy with British Gas Insurance Limited (BG). This provided an annual service and insurance cover for his boiler, controls and central heating system, amongst other things.

Mr G has a Rayburn range which provides hot water for his house and for his central heating system, as well as being a cooker. When BG carried out their annual service in August 2019, their readings showed carbon monoxide issuing from the Rayburn, which meant it was unsafe to use.

After the Rayburn was turned off, Mr G no longer had central heating in his house. Fortunately, he had another means to generate hot water. BG did later provide two small fan heaters – and Mr G bought his own oil-filled radiators.

More than a month later, BG contacted Mr G to tell him that an engineer would visit to carry out repairs the following week.

When the engineer visited, he found that new parts were needed which would have to be ordered. Around two weeks after that, it became apparent that the parts hadn't yet been ordered. BG told Mr G that the new parts would be available around mid-October (about two weeks later).

On 16 October, BG contacted Mr G to tell him they still didn't have the required parts. Mr G contacted a supplier the same day who said the parts were in stock. Mr G passed on the details to BG.

In early November, an engineer visited Mr G's property and noted that a call to the manufacturer was required. Two days later, an engineer noted that the parts still needed to be ordered.

After Mr G's son made attempts to chase BG to get the matter resolved, Mr G took matters into his own hands and contacted a third party engineer. Two days later, that engineer visited the property and fixed the Rayburn.

Mr G complained to BG about the service he'd received. They paid for the repairs carried out by the third party engineer, which cost just over £200. And they gave Mr G a further £250 as what they described as a "gesture of good will".

Mr G wasn't happy with this outcome and brought his complaint to us. He thinks the compensation provided by BG doesn't reflect the degree of trouble and upset he suffered. Mr G has a disability, which he says he told BG about. And at the relevant time his wife was seriously ill.

Our investigator looked into it and thought BG should pay Mr G a further £300 in compensation for his trouble and upset. He thought this properly reflected the inconvenience of having no adequate heating for four months or so and the stress and frustration of the repeated visits from BG, the chasing Mr G had to do, and the promises BG made which were never fulfilled.

BG disagreed and asked for a final decision from an ombudsman.

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.

I should say at the outset that Mr G has also expressed his dissatisfaction at the annual services provided by BG over a number of years. Those issues are being dealt with as a separate complaint and so it's not for me to comment on them here.

This decision is a relatively simple one, because there's no dispute about the facts in this case. Mr G had cover for his Rayburn at the relevant times. BG accepted that and set out to carry out repairs – and told Mr G that's what they were doing.

Four months later Mr G still hadn't had the repairs carried out, despite being told several times that parts would be available soon. He eventually had the repairs carried out by someone else, within a matter of a few days at most.

In my view, that amounts to very poor customer service on BG's part, which must have been extremely frustrating and annoying for Mr G.

BG have told us they'd advised Mr G previously – after annual services dating back to 2016 - that his Rayburn needed to be replaced. I don't have any real reason to doubt they said that, but it's almost entirely irrelevant as far as I can see.

For one thing, BG renewed Mr G's policy, took his premiums and had his system on cover for the whole period. They never attempted to cancel the policy or exclude the Rayburn. So, Mr G was on cover in August 2019.

BG also tell us it was unfortunate, but they couldn't get the parts to carry out the repairs. That seems odd, to say the least, given that the third party engineer had the issues fixed within days.

It's also stretching credulity to the limit to suggest that it justifiably took BG from August 2019 until December 2019 to find out that they couldn't source the parts. And, I should say, that situation ended in December only because Mr G took matters into his own hands. BG still hadn't, at that point, told Mr G they weren't going to be able to source the required parts.

BG paid Mr G £250 in response to his complaint to them – as well as settling his bill for the repairs. They might call that a gesture of good will, but I think it's safe to conclude that it's more of an admission that the service provided to Mr G was poor.

Putting things right

In terms of the impact BG's errors and delays had on Mr G, I have to take into account that the effects lasted for four months or more. Whereas, if BG had either sourced the parts effectively or admitted within a reasonable time that they couldn't do so, Mr G's Rayburn would have been back in action within weeks at most.

For those four months, Mr G was without effective heating in his home, at a time when he and his wife might reasonably be described as vulnerable. The two fan heaters provided by BG are no substitute for a functioning central heating system. And I note that Mr G had to buy other heaters himself.

The lack of heating may not have caused any great inconvenience in August, when the Rayburn was first turned off. But BG allowed Mr G to get into December without dealing properly with his claim.

In addition, although Mr G had another means of obtaining hot water, it's a reasonable assumption that was less convenient and/or more expensive – otherwise Mr G wouldn't have been using his Rayburn for that purpose in the first place.

I also have to take into account the very understandable frustration Mr G felt at the poor service he was getting from BG. He had to chase them for updates on a number of occasions. When they gave updates, they often involved BG giving promises to resolve the issue within a certain time frame – only to fail to deliver and give (usually only when chased) another timeline. The whole experience must have been extremely stressful for Mr G.

In summary, given the degree of inconvenience, stress and frustration experienced by Mr G, I agree with our investigator's view that BG need to add a further £300 to the £250 already paid in compensation for Mr G's trouble and upset.

My final decision

For the reasons set out above, I uphold Mr G's complaint.

British Gas Insurance Limited must pay Mr G a further £300 in compensation for his trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 30 March 2022.

Neil Marshall
Ombudsman