

## **The complaint**

Mrs M and Mr M complaint about the poor service provided by British Gas Services Limited trading as Scottish Gas 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 that things didn't go as they should have. British Gas has acknowledged it could have provided a better service to Mrs M and Mr M. While I accept it made some attempts to resolve the claim and keep Mrs M and Mr M updated during the progress of the claim, further attempts could have been made to ensure they were appropriately kept updated and this is likely to have reduced the need for them to chase British Gas for responses.
- If British Gas had done what it should have during the initial repair, I think it's unlikely Mrs M and Mr M would have needed to spend the time and effort they did to get the issues resolved. I can see British Gas agreed to compensate Mrs M and Mr M for the damage caused to their property which is what I would expect it to do in the circumstances. But I think Mrs M and Mr M have been inconvenienced in the time taken to resolve the issue and it's right that they should receive some compensation.
- As I've said British Gas paid for the consequential damage caused to be repaired. Mrs M and Mr M have already agreed to this settlement amount. It also offered £50 in recognition of the poor service provided to them. What's therefore left for me to consider is whether the compensation offered by British Gas is proportionate to the inconvenience caused to Mrs M and Mr M.
- But I don't think it was, I don't think British Gas has fully considered the impact on Mrs M and Mr M. They have told us that they had to do a considerable amount of chasing to get the issues resolved and British Gas's notes show that it acknowledged it hadn't responded to them in a timely manner. And while I accept Mrs M and Mr M were always likely to suffer a degree of stress and inconvenience with a claim of this nature, they ended up having to wait longer than they should have for the issues to be resolved.
- In light of the above, I think it is right that British Gas compensated Mrs M and Mr M

for the additional damage caused to their property and offered further compensation for the poor service provided. But taking everything into account, I think it needs to do more to fairly compensate Mrs M and Mr M. I agree with the investigators recommendation that British Gas pay a further £100 compensation in addition to the £50 already offered.

- I recognise Mrs M and Mr M feels the compensation recommended by the investigator falls short of an acceptable amount. But we look at the overall impact a business's mistake had on the complainant – rather than awarding compensation based on units of time. I see no reason to depart from that approach in this case.
- I've thought about the impact British Gas's error had on Mrs M and Mr M overall. This includes the time they spent in finding a contractor as well as the numerous visits to their property during this period. I appreciate the experience would have been frustrating for them. Having thought about this carefully, I consider a total of £150 to be a fair reflection of the trouble they have been put to.

I recognise the experience would have been frustrating for Mrs M and Mr M. But awards for distress and inconvenience from this service are generally modest. It isn't the role of this service to punish businesses. I think the amount mentioned above is fair and in line with amounts awarded by this service for similar cases.

### **Putting things right**

I agree with our investigator that British Gas should pay Mrs M and Mr M £100 in addition to the £50 already offered for the inconvenience caused to them.

### **My final decision**

For the reasons set out above, I uphold Mrs M and Mr M's complaint.

British Gas Services Limited trading as Scottish Gas must:

- pay Mrs M and Mr M a total of £150 compensation for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 11 April 2022.

Jag Dhuphar  
**Ombudsman**