

## **The complaint**

Mr L is unhappy that he can't manage his HomeCare accounts online, largely provided by British Gas Insurance Limited.

## **What happened**

- Mr L is unhappy that over the last two years, he's not been able to access information about his accounts or book engineers online. Instead, he's had to do this over the phone, taking up lots of his time.
- British Gas acknowledged the fault and said they don't know when it will be fixed. They paid Mr L £50 for the inconvenience caused.

## **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.

- Mr L should be able to access his HomeCare accounts online. British Gas note that it's not a contractual benefit – but I don't think that means they've not done something wrong. Looking at their website, online access is a feature they describe – there's even a video explaining the benefits.
- I can't simply direct British Gas to put things right because I don't know if and by when that will be possible. But I can look at the impact it's caused Mr L up to the point British Gas responded to his complaint.
- Mr L said this has caused him lots of problems, including accessing documents and booking appointments. Having read British Gas's complaint notes going back to June 2020, it seems the appointments Mr L needed were for Gas Safety checks, and the documents he wanted to access were the Gas Safety Certificates. As I've explained in a separate decision, I don't have the power to look into and, therefore, award compensation for that.
- I accept this is likely to have caused him some issues relating to the insurance products too (so the cover including an annual service) – for example, when he needs to see his policy documents. But it seems to me that the driving force of Mr L's inconvenience relates to the Gas Safety Check and Certificate products.
- With that in mind, I think British Gas has made a fair offer here. They paid Mr L £50 compensation. And they were upfront with Mr L that they don't know when this issue will be fixed. That meant that Mr L could've looked elsewhere at renewal for cover that provides the online access he needs.

## **My final decision**

For the reasons I've explained, I don't uphold Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 28 March 2022.

Emma Szkolar  
**Ombudsman**