

The complaint

Mr T complains about his home emergency policy provided by British Gas Insurance Limited (British Gas) and that British Gas left him without heating or hot water for a week.

What happened

One evening In October 2021 Mr T found there was no hot water at his property. Having a home emergency policy with British Gas, he contacted them and an appointment for an engineer to attend was made for the following day but one. An engineer attended and identified a problem with a fan, which he cleaned and shortened some pipes. This restored heating and hot water.

However, on the morning of the following day, when Mr T turned on the hot water the boiler cut out, leaving no heating or hot water. Mr T contacted British Gas and a second appointment was made for the following day. An engineer attended and changed a fuse and re-pressurised the boiler, which restored heating and hot water. However, later the same day the boiler cut out again. Mr T called British Gas, who offered an emergency appointment between 6pm and 6am the following day. However, the engineer that was due to attend that evening had a problem with his van, so British Gas contacted Mr T to say the engineer couldn't attend until the following morning.

The engineer attended for the third appointment and found melted wires in the boiler and that parts would need to be ordered to complete repairs. He said he'd return the following day. The engineer attended (for the fourth appointment) as scheduled the following day. He installed the new parts and the boiler worked normally again.

However, unhappy at what had happened at the time of the third appointment, Mr T complained to British Gas. British Gas considered the complaint and offered Mr T £75 compensation for the distress and inconvenience caused to Mr T. Following a discussion with Mr T, British Gas increased its offer to £200. However, Mr T rejected the offer, asking for £500 in compensation. British Gas considered matters further. In their final response they said where there are potentially multiple faults that can cause a problem it can take engineers longer to identify the problem (and more visits). They maintained their offer of £200 compensation was fair.

Mr T then complained to this service. The main part of his complaint was that British Gas left him without heating or hot water over the course of a week and that it took four engineer visits and numerous phone calls to British Gas before the problem was fixed. The lack of heating or hot water was very stressful for him and his family (two of whom had a medical condition exacerbated by the situation). He asked for £500 compensation for the distress and inconvenience from the situation and for British Gas to improve their processes to allow faster engineer response times.

Our investigator didn't uphold Mr T's complaint, concluding British Gas didn't need to take any action. She noted British Gas had attended four times in the period, restoring the boiler to operation (at least for a while) on each occasion other than the third visit (when parts were required). She also thought that identifying a fault could

be a process of elimination and that British Gas had attended in reasonable timescales over the period. Nor did she think the property was uninhabitable. While it had taken several visits to identify the problem, she thought the £200 compensation offered by British Gas was reasonable.

Mr T disagreed with the investigator's conclusions and requested an ombudsman review the complaint. He believed the fault that was eventually diagnosed (and fixed) should have been diagnosed on the first visit, meaning the issue wouldn't have continued (for the five days it did from the first appointment) and the nature of the fault presented a fire risk. He was also unhappy at being cut off in one call and how he'd been treated during the call.

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'd first of all want to reassure Mr T that I've thought carefully about what he's told us of the incident and the impact it had on him and his family. I recognise that being without heating and hot water is very inconvenient and stressful, particularly where there are younger family members (including ones with the medical condition Mr T has told us about). I've borne this in mind when thinking about what happened, and my role here to decide whether British Gas has acted fairly towards Mr T.

While there are distinct issues in Mr T's complaint, the overall issue is that it took four visits before the fault with his boiler was diagnosed correctly and finally resolved. Within this overall issue, there are specific elements including: Mr T and his family being left without heating and hot water over the period; not being offered any alternative accommodation in the absence of heating or hot water; and the attitude of British Gas in one of the calls Mr T made to them.

On the overall issue, Mr T says the fault that was eventually diagnosed and fixed should have been identified on the first visit (whereas it was identified on the third visit, before being fixed on the fourth visit when the necessary parts were available). British Gas say it can take more than one visit to identify the underlying problem, particularly where there may be multiple potential causes of a fault. Thinking about this. Along with the notes of the visits made by the engineers, while I agree it would have been better had the underlying cause been identified on the first visit, I don't think it's completely unreasonable that it wasn't. The visit notes indicate that action was taken in response to error codes from inspecting the boiler and the visits were each of a reasonable length. It also would appear that the boiler was working after each visit – albeit only briefly.

I've also considered that, while four visits were made, they were spread over a five-day period. And one of the visits (the third) had to be put back from the evening to the following day due to a van breakdown. I don't think four visits over five days is unreasonable, in terms of responsiveness.

I've also considered the impact of being left without heating or hot water over the period (although not for the whole period). I recognise the impact that this would have had on Mr T and his family, given what he's told us. It will certainly have caused distress and inconvenience. I'll come on to consider what I think would be an appropriate level of compensation for the lack of heating and hot water.

On the point about alternative accommodation, Mr T said that while he discussed his situation during calls with British Gas, he didn't specifically say his property was uninhabitable (though I've seen reference to *"British Gas have effectively rendered our*

house uninhabitable” in an email to British Gas the day before the fault was finally fixed). While British Gas don’t cover this issue specifically, I’ve thought about the sequence of events. It’s clear British Gas have tried to resolve the issue in successive visits (and that the boiler is working after the first and second visits, although briefly). In the circumstances, I don’t think that’s unreasonable (even before considering the question of whether the policy makes any provision for property being uninhabitable – which is what I’d expect in a home insurance policy). So, I’ve concluded British Gas didn’t act unreasonably in this respect.

On the point about the attitude of British Gas in one of the calls (when Mr T contacted British Gas when the boiler stopped working shortly after the third visit) I haven’t had access to a recording of the call. However, I’ve seen Mr T’s account of the call (as well as British Gas’s acknowledgement of it in their final response). Accepting Mr T’s version of the call, British Gas apologised for how Mr T had been treated and would provide feedback to the agent concerned. I think that’s reasonable and what I’d expect. I’ve also noted that a subsequent call to another agent was much more positive. So I don’t think British Gas should do anything more on this issue.

Taking all these points and my conclusions together, I’ve also considered the question of compensation. British Gas offered Mr T £200 in compensation for the distress and inconvenience to Mr T and his family from their experience and the time they were without heating and hot water. Mr T thinks £500 would be fair. I’ve considered both views carefully, including what Mr T has told us about his family circumstances. While it took four visits before the issue was finally resolved, this was over a five-day period, when the boiler was working for some of the time. I don’t think it’s unreasonable that more than one visit sometimes is needed to diagnose a fault, nor that parts may have to be ordered ahead of being fitted. Taking these points into account, I think £200 compensation is fair and reasonable.

My final decision

For the reasons set out above, my final decision is that I don’t uphold Mr T’s complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr T to accept or reject my decision before 26 May 2022.

Paul King
Ombudsman