

## **The complaint**

Mr H has complained that British Gas Insurance Limited cancelled appointments he'd made to have his boiler repaired after he'd made arrangements to make sure he could be available.

## **What happened**

Mr H had a Homecare policy with British Gas, which provided him with cover for repairs to his boiler, as well as an annual service. At the end of October 2021, he made an appointment for British Gas to visit. He was given an appointment for early December, which he was told was the first available date.

Mr H took time off work to be available for the appointment slot of between 12pm and 6pm. But he says British Gas called him at around 5pm to say their engineer wouldn't be coming.

The appointment was rearranged for twelve days later, between 8am and 1pm. Mr H arranged time off work again. By 1pm, no engineer had arrived so he called British Gas, who told him the engineer would be there between 1pm and 6pm. Mr H had to go to work in the afternoon so asked a neighbour to let the engineer in. But the engineer didn't arrive again.

Mr H was called by the engineer, who said he'd come late afternoon on the following day. He attended around 6.30pm, cleaned some parts and did the annual maintenance inspection. Mr H was charged £60 for this.

Mr H complained to British Gas about what had happened and asked them to refund the £60 he'd paid. British Gas rejected his complaint. So Mr H brought it to our service.

Our investigator considered the complaint and concluded British Gas needed to do more to resolve it. He noted the terms and conditions of the Homecare policy do allow for British Gas to reschedule visits. But he thought it was unfair they did so three times – resulting in Mr H taking time off work unnecessarily.

In respect of putting matters right, the investigator noted a repair had been done to the boiler – so it was fair to charge Mr H the £60 excess for doing that. But he said Mr H should be compensated £100 for the inconvenience he'd been caused by repeatedly cancelling the appointments.

British Gas responded to the investigator's view by offering £60 compensation. They declined to increase it to £100. So I've been asked to make a 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 that, I'm upholding Mr H's complaint. I'll explain why.

It's not disputed that Mr H's appointments were rescheduled – or that Mr H was inconvenienced by this. Mr H thinks he should be compensated for this. British Gas now agree with that. But they say £100 compensation is too high and have referred to the fact the terms of the Homecare policy allow them to reschedule appointments if necessary. they've said that can be because particular customers are vulnerable – or because an engineer's previous appointments take longer than expected to complete.

The term British Gas relies on says:

*"We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit."*

Mr H has told us he waited from October until the start of December for his first appointment. But it was the first one available – so I can't say British Gas did anything wrong there.

But I don't think British Gas did what their terms said they would for the three appointments scheduled in December. On the first day, he was called in the final hour of the six hour timeslot he was given – after he'd already made arrangements to be available.

On the second occasion, he had to call British Gas to find out what was going on, rather than them notifying him in line with their terms. And no engineer came during the third time slot when, again, Mr H had to call British Gas for an explanation. I don't think that was fair.

### **Putting things right**

I've thought carefully about what British Gas should do to resolve Mr H's complaint. I agree with our investigator he received the service covered by the policy (albeit after delays) so it's fair he should pay the £60 excess.

But I also agree Mr H should receive compensation for the stress and inconvenience he suffered as a result of having his appointments changed at the last minute and on, two occasions out of the three, having to contact British Gas to find out why the appointments hadn't been fulfilled. I think £100 is a reasonable amount of compensation for British Gas to pay for that – so that's what I'm deciding they should pay Mr H.

### **My final decision**

For the reasons I've explained, I'm upholding Mr H's complaint about British Gas Insurance Limited and directing them to pay him £100 compensation.

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

Helen Stacey  
**Ombudsman**