

The complaint

Mr G is unhappy with the delays he experienced whilst waiting for his boiler to be repaired, under his homecare policy with British Gas Insurance Limited.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute, so I will focus on giving the 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 these reasons:

- Firstly, I can understand this will have been a difficult and frustrating time for Mr G and his wife, to be without heating and hot water in January. I say this especially considering their age and Mr G's recent ill health.
- This will have been compounded by British Gas arranging for an engineer to attend and hopefully rectify the issue, before cancelling at late notice.
- I agree with the investigator, and I think British Gas has also acknowledged, that the initial rescheduled appointment for three weeks' time, wasn't reasonable.
- Whilst this was then brought forward to just over a week's time, Mr G remains unhappy with the offer of £40 to compensate him.
- However, British Gas has said that due to staffing issues, it wasn't possible to get an
 earlier appointment for Mr G, despite his circumstances. The homecare policy that
 Mr G has doesn't make any guarantee as to how quickly an engineer would visit and
 only provides for an appointment within a "reasonable time". Considering this, whilst
 an unfortunate and difficult length of time to wait, I can't say it was unreasonable.
- I am glad that Mr G mitigated the impact this had on him and his wife through a thirdparty plumber and was refunded the cost less excess by British Gas, as the policy allows. Therefore, costing the same as had the British Gas engineer resolved it.
- British Gas has said they treated Mr G with as much urgency as they could at the time. I think £40 is a reasonable offer of compensation for the impact that the initial cancelled appointment and unreasonable initial rescheduling had on him.

For these reasons, although I understand Mr G's frustration, I think the offer made by British Gas Insurance Limited to put things right, is a fair one.

My final decision

British Gas Insurance Limited has already made an offer to pay Mr G £40 to settle this complaint and I think this offer is fair in all the circumstances.

So, my decision is that British Gas Insurance Limited should pay Mr G £40 if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 1 August 2022.

Yoni Smith **Ombudsman**