

## **The complaint**

Mr T on behalf of Mrs T has complained about the poor service she received from British Gas Insurance Limited when she made a claim under her homecare insurance policy.

## **What happened**

In December 2021 Mr and Mrs T's hot water tank split and Mr T contacted British Gas for assistance on behalf of Mrs T. Mr T complained to British Gas as it took seven weeks to put things right. He says their family were without hot water and heating during this time, which was very inconvenient and uncomfortable for them, particularly for the time of year.

British Gas upheld the complaint. It accepted it had provided a poor service and this had resulted in multiple visits to Mr and Mrs T's home. For the inconvenience caused British Gas paid £650 compensation.

Mr T asked us to look at his complaint. He didn't think £650 was enough to reflect the inconvenience caused.

Our Investigator didn't recommend Mrs T's complaint should be upheld. He explained that this service can only consider the distress and inconvenience caused to Mrs T as the policyholder. And he found that for some of the delay - up until 7 January 2022 – it was unavoidable due to the replacement item being out of stock. This was something British Gas had made Mrs T aware of in December 2021.

For the delay British Gas was responsible for, our Investigator thought British Gas had paid a fair compensation sum.

Mr T on behalf of Mrs T didn't agree. He said he believes the sum British Gas paid is unfair.

So the case has been passed to me to decide.

## **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.

When things go wrong, we look at what the impact was on the customer and what a business did to put things right.

I've reviewed the timeline of events from both parties. There's no dispute as to what happened – so I don't intend to repeat the timeline in the same level of detail in my decision. In summary it took from 9 December 2021 to 25 January 2022 for British Gas to replace the hot water system and put it in working order.

British Gas advised Mr T on 14 December 2021 that a replacement tank wouldn't be available until 9 January 2022. So I think British Gas managed their expectations here and this was something outside of its control.

However, I think British Gas is responsible for delays in January 2022 which resulted in several visits to Mr and Mrs T's home before the replacement tank and heating and hot water was fully restored. This was completed on 25 January 2022.

Mr T explained that he, Mrs T and their children used the facilities to shower at a gym where Mr T is a member. Mr T said it cost him an additional £180 for his family to be able to do this.

I've considered the impact on Mrs T. I can understand that being without hot water and heating while having to manage daily activities during this time will have been very inconvenient – especially considering the time of year.

The compensation sums we award are modest and reflect the distress and inconvenience caused by a business's failings. Having to deal with any claim will inevitably result in some disruption to daily life and inconvenience. I think the compensation sum of £650 which British Gas paid is fair in reflection of the inconvenience and distress it's poor service caused – over and above what would otherwise be expected.

I understand my decision will come as a disappointment to Mrs T and Mr T. But for the reasons I've given above, I'm not asking British Gas to pay any more. I think it has done enough to resolve the complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 15 August 2022.

Geraldine Newbold  
**Ombudsman**