

The complaint

Mr J and Ms S complain about their British Gas Insurance Limited homecare policy. A number of engineer visits were cancelled, and it took over two months for the problem to be fixed after it'd been reported.

What happened

Mr J and Ms S had a homecare policy with British Gas that covered damage and repairs in their home. Their toilet cistern developed a flushing fault but when Mr J reported it he was told the earliest repair visit he could get was two weeks later.

On the day the engineer was due to attend Mr J was told they were unwell. So he was offered another appointment three days later. Mr J rang to complain and found the representative unhelpful. So he cancelled the policy renewal that had just taken place.

British Gas told Mr J the repairs were still covered by the policy as the fault had occurred during the cover period. And the engineer's visit highlighted that a replacement part was needed. Mr J said he spent a lot of time trying to find out if his part had been ordered and whether an engineer was able to fit it. After further wasted appointments the repairs finally took place two months after the issue had been reported.

Mr J and Ms S are very unhappy with the service they received from British Gas. They paid over £250 for a homecare service which they don't feel was fit for purpose. The only benefit they received from the policy had been an annual boiler service that would've cost them less than £100 otherwise. So they'd like a refund in relation to their insurance policy and compensation for the poor service and disruption caused. Although they'd been offered £300 they don't feel that's sufficient.

British Gas said it was sorry Mr J and Ms S had waited for the appointment to be rescheduled due to its engineer being unwell. It'd sent £100 as a gesture of goodwill for the cancelled and rescheduled visits. And after reviewing the case it'd increased the offer to £300. It'd also reviewed the water bills submitted by Mr J and Ms S which showed the water usage had doubled during the period in question. And British Gas had offered £100 towards the increased water costs.

Mr J and Ms S weren't satisfied with British Gas' response. So they contacted our service and our investigator looked into the matter. She felt the £300 awarded by British Gas for the distress and inconvenience was fair and in line with our service's guidance. Our investigator looked at Mr J's water bills and she thought British Gas should increase its offer to £193.88 to account for the increase in water usage while the cistern was being repaired.

But our investigator didn't think it was fair to ask British Gas to return the premium paid by Mr J and Ms S as they'd benefitted from the cover it'd provided.

Mr J and Ms S didn't agree with our investigator. So they've asked for an ombudsman's final decision. They felt the service they'd received didn't meet their expectations of an effective homecare service. And they also felt the service they did receive wasn't fit for purpose.

There'd been two appointments when no one had turned up and three appointments when the work couldn't be completed due to lack of parts. So they felt the offer of £300 compensation didn't reflect their trouble and upset. They'd only tried to make one claim on the policy during the year and British Gas hadn't fulfilled their side of the contract. So they still felt their policy premium should be refunded.

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 J has helpfully provided a comprehensive timeline of events so I won't repeat all of that here. But it's clear Mr J and Ms S feel they weren't given the sort of response they expected under their homecare policy. And they also feel British Gas and its representatives seemed unconcerned and unsympathetic towards their situation.

British Gas has accepted things could've been handled better. And it's increased its offer of compensation for any trouble and upset to £300. British Gas has also offered £100 towards the increased water bills suffered by Mr J and Ms S during the period. So I've looked carefully at everything that's happened to see if British Gas needs to do anything more to put things right.

The homecare policy taken out by Mr J and Ms S covered repairs in the event of breakdown or damage to their boiler, central heating system, plumbing, drains and mains electrical system. It also included an annual service to their boiler by an approved engineer. The policy states a British Gas or associated engineer will carry out the work. And it will carry out any repairs or visits within a reasonable time, unless something beyond its control makes that impossible.

I can understand Mr J's frustration when the first visit to fix the running toilet was cancelled due to the engineer's illness after he'd already waited a couple of weeks for the appointment. Although that was unfortunate, Mr J and Ms S then went through a number of cancelled or wasted visits before the issue was fixed. And British Gas has accepted its service fell below the level it normally hopes to offer.

I understand as loyal paying customers Mr J and Ms S feel let down by British Gas. But it's not the role of this service to punish organisations for their mistakes. Our role is to consider how its failings have affected the consumer and award what we consider to be fair and reasonable compensation in the circumstances.

I can see British Gas initially offered Mr J and Ms S £100 for their trouble and upset. But after reconsidering the time taken to repair the damage, and taking into account the cancelled and wasted appointments, British Gas increased its offer to £300.

I do appreciate how frustrating this has been for Mr J and Ms S. And I accept they feel they didn't get the level of cover they expected from their homecare policy. But taking everything into account I think British Gas' offer of £300 is fair and reasonable. And it's in line with the sort of award our service makes in similar circumstances.

But I do think Mr J and Ms S should be compensated for the financial loss they suffered while the cistern continued to flow water during the weeks before repair.

And I think our investigator's calculation of an additional £193.88 compensation more fairly represents the increased water usage during the period.

Mr J and Ms S feel they haven't benefitted from the homecare policy they paid for. So they'd also like a refund of part of the premium they paid. But I don't think that would be fair. The repairs weren't completed in a timely manner. And as I've noted above Mr J and Ms S should be compensated for this.

But they would've benefitted from other repairs covered by the homecare policy if any other issue had arisen during the policy period. So even though they didn't need to make any other claims I don't think it would be fair to ask British Gas to refund the premium paid. The cover was in place whether the policyholder required it or not. And Mr J and Ms S have noted they did receive an annual boiler service as part of the policy cover.

Putting things right

I'm upholding Mr J and Ms S's complaint about the length of time it took to repair their toilet through their British Gas homecare policy and the trouble and upset they were put to during the period.

Having reached this decision it is only right that British Gas compensate Mr J and Ms S for their distress and for any financial loss. To put things right British Gas should pay Mr J and Ms S £300 compensation for their trouble and upset. And it should pay an additional £193.88 to reimburse Mr J and Ms S for the increased cost of their water bills during the repair period.

My final decision

My final decision is that I uphold this complaint. British Gas Insurance Limited should pay Mr S and Ms J £300 compensation for their trouble and upset.

British Gas Insurance Limited should also pay an additional £193.88 for the financial loss suffered through the increased water bill.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J and Ms S to accept or reject my decision before 11 October 2022.

Andrew Mason
Ombudsman