

## **The complaint**

Mrs M complains that British Gas Insurance Limited mishandled her home emergency insurance policy.

Where I refer to British Gas, I refer to the above-named insurance company and I include other companies and individuals insofar as I hold British Gas responsible for their acts or omissions.

## **What happened**

For the year from July 2021, Mrs M had a British Gas HomeCare policy. We categorise that as a home emergency insurance policy. It covered repairs to Mrs M's central heating system and an annual service.

Unfortunately, on 15 December 2021 (a Wednesday), Mrs M reported to British Gas that her boiler wasn't working properly. British Gas said it couldn't visit until 22 December 2021 (the following Wednesday). It suggested Mrs M should contact another provider and it would reimburse the costs for any repair that its policy would cover.

Mrs M complained to British Gas that it wasn't providing the service she was paying for. By a final response dated January 2022, British Gas said the matter was closed. Mrs M brought her complaint to us in late May 2022.

Our investigator didn't recommend that the complaint should be upheld. The investigator didn't think that British Gas had treated Mrs M unfairly.

Mrs M disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- She paid someone for about 30 minutes of their time to fix the problem. She's not bothered about the money she paid. She can't go back asking for an invoice.
- British Gas shouldn't have asked her to arrange her own engineer.
- British Gas should've arranged an engineer.

## **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.

Since at least June 2020, the British Gas policy terms have included the following:

### ***“Reasonable timescales***

*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.*

*During epidemics or pandemics, we will adhere to Government guidelines concerning restriction of non-essential travel and may have to reschedule your repair or visit until such time as the restrictions have been eased.*

***Our engineers***

*Normally, we'll send a British Gas or [associated plumbing and drainage company] engineer to carry out the work. In some cases, we may send a suitably qualified contractor instead."*

So British Gas had undertaken to carry out any repairs Mrs M was entitled to within a reasonable time. And it had said it would normally send one of its own engineers.

Mrs M reported that she had no central heating or hot water in December, when the weather is usually cold. So I'm sure that her view of "*a reasonable time*" was a day or two.

But "*a reasonable time*" is more flexible than that. In my view it must include some consideration of the limited supply of British Gas engineers and the competing demands on their time.

I haven't seen enough evidence to say that – in the circumstances in December 2021 - a week was more than a reasonable time.

British Gas let Mrs M know as soon as she called that it couldn't visit until 22 December 2021.

I don't share Mrs M's view that British Gas hadn't offered the service it had promised.

In any event, British Gas went beyond its policy terms by offering to pay for an engineer if Mrs M could get one to visit before 22 December 2021 and carry out a repair that the British Gas policy would've covered.

British Gas would need to know what repair the other engineer had done and what it cost. So I don't find it unfair or unreasonable that British Gas should expect to see an invoice before reimbursing Mrs M.

I consider that the British Gas final response should've contained much more detail.

But overall, I don't find that British Gas treated Mrs M unfairly. I don't find it fair and reasonable to direct British Gas to do any more in response to this complaint.

**My final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct British Gas Insurance Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 21 September 2022.

Christopher Gilbert  
**Ombudsman**