

The complaint

Mr P complains about the service received from British Gas Insurance Limited.

What happened

The background to this complaint is well known to both Mr P and British Gas. In my decision, I'll focus mainly on giving the reasons for reaching the outcome that I have.

Mr P had a 'Homecare' policy with British Gas. He raised a complaint about the service he'd received, which British Gas responded to on 14 April 2022. In their final response letter British Gas offered Mr P a £75 goodwill payment for his experience. Mr P accepted this offer.

After the final response had been issued, Mr P contacted British Gas on 13 May 2022 as he hadn't received the payment of £75. Mr P remained unhappy and he referred the complaint to our Service.

Our Investigator made contact with Mr P and clarified what he was complaining about. Mr P clarified that his complaint was about the ongoing general service he'd received from British Gas after they made their offer and then asking for unreasonable evidence - such as bank statements to show he hadn't received the £75. Mr P also said his email address was blocked when he complained.

British Gas told our Service that after Mr P accepted their goodwill offer, he contacted them again to say he hadn't received it, but that it was now showing as a completed payment on their system.

Our Investigator considered the complaint, but recommended that the bulk of Mr P's complaint wasn't something our Service could consider – as it related to complaint handling. Mr P didn't accept the investigator's recommendations and the complaint was referred to me for a jurisdiction decision.

I recently set out what elements of this complaint our Service can and can't consider further. The parts of the complaint I can consider will be addressed in this final 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.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. This isn't meant as a discourtesy to either party – it simply reflects the informal nature of our Service.

The delay in making payment and the request for evidence from Mr P

It will undoubtedly have been frustrating for Mr P believing that British Gas hadn't made the payment of £75 they'd offered him. But when I've considered the evidence and the reasons

for the delay, I don't find that British Gas have treated Mr P poorly to the extent that further compensation would be appropriate here.

I say this because British Gas have shared with us evidence of payment. It appears that payment was made on 19 April 2022 - shortly after the FRL was issued. Mr P has told us he'd expected payment to be made to a different account.

Whilst this may have been an unfortunate mix up, I'm satisfied the money was paid to Mr P within a reasonable time frame. It follows that (based on their understanding that they had made payment), it wasn't unreasonable of British Gas to request evidence from Mr P that he hadn't received payment to his expected bank account.

The address used

Mr P expressed concern that in some correspondence to him British Gas had used an incorrect address. British Gas have explained this was an error. Mr P hasn't shown that he's lost out or suffered detriment because of this error. But in any case, should he have any concerns about how British Gas handle customer data, these would be best directed to The Information Commissioner's Office ('The ICO').

I appreciate my decision may disappoint Mr P, but it brings to an end our Service's involvement in trying to informally resolve his dispute with British Gas.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 27 December 2022.

Daniel O'Shea
Ombudsman