

The complaint

Mrs P has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under her home emergency policy.

What happened

Mrs P contacted British Gas to send an engineer. Mrs P complained to British Gas because it sent multiple engineers who didn't work for British Gas and British Gas had also failed to provide correct parts. Mrs P also complained about customer service issues, including that she was told British Gas didn't offer its winter contingency at that time of year.

When British Gas replied, it accepted that incorrect engineers had been sent and there had been multiple call-outs. It apologised for the inconvenience and stress caused and the poor customer service. It offered £105 compensation and said it would be happy to refund up to £50 for fan heaters if Mrs P sent receipts.

So, Mrs P complained to this service. Our investigator upheld the complaint. He said the compensation offered was reasonable in the circumstances. However, he thought it was likely British Gas had misadvised Mrs P about heaters. So, he said British Gas should pay £50 plus interest for the heaters without requiring receipts.

As British Gas didn't agree, the complaint was referred to me.

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 uphold this complaint. I will explain why.

British Gas has accepted there were delays and customer service issues when it dealt with Mrs P's claim. This included issues with sending engineers, incorrect parts being delivered to Mrs P's home and Mrs P needing to chase progress on the claim. British Gas offered Mrs P £105 compensation for the issues she raised. I think that is fair in the circumstances and I don't require it to pay any further compensation.

When British Gas replied to the complaint, it also said it would pay for heaters up to £50, subject to Mrs P providing receipts. Mrs P complained that she had been given incorrect advice about British Gas's winter contingency. She said she was told it didn't apply in Spring, which was when she requested an engineer. British Gas has told this service there wasn't evidence to show Mrs P was given incorrect advice and that it is reasonable for it to require receipts.

I would normally think it was reasonable for a consumer to provide evidence of costs, such as for buying heaters. But, in this instance, the issue was that Mrs P has said she specifically asked about heaters and was given wrong advice. I've listened to Mrs P's explanation to this service of what happened and I found what she said persuasive. British Gas doesn't have

the call recordings, although it did provide some notes of conversations between it and Mrs P. I can't say for certain what was discussed but, on the balance of probabilities, I think it's more likely than not that Mrs P was misadvised about the heaters. As a result of this, Mrs P has said she didn't keep the receipts for heaters she bought. So, based on what I've seen, I think British Gas should pay Mrs P £50 plus interest for heaters and without requiring receipts.

Putting things right

British Gas should pay Mrs P £50 plus interest for heaters and without requiring receipts.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require British Gas Insurance Limited to pay Mrs P £50 plus 8% simple interest. The interest should be calculated from the date on which Mrs P first made the claim which is the subject of this complaint to the date on which British Gas makes the payment.

If British Gas Insurance Limited considers that it's required by HM Revenue & Customs to deduct income tax from the interest, it should tell Mrs P how much it's taken off. It should also give Mrs P a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 10 January 2023.

Louise O'Sullivan
Ombudsman