

The complaint

Mrs G complains about the service she received from British Gas Insurance Limited under her HomeCare policy after she purchased a new boiler and water cylinder.

What happened

Mrs G holds a HomeCare policy with British Gas Insurance Limited – hereafter referred to as “British Gas”.

At the end of July 2021, Mrs G asked British Gas to check her boiler and water cylinder. An engineer attended her home and recommended that she update her heating and hot water system, which would involve replacing the boiler and cylinder. They gave Mrs G an estimate of the cost this process would entail.

Mrs G subsequently decided to purchase a new boiler and cylinder from British Gas. The boiler was delivered on 13 September 2021. But there were problems installing the boiler due to there being insufficient space in the cupboard within which it would be housed. This all resulted in the installation of the boiler being cancelled and delayed significantly.

On 21 October 2021, an engineer attended Mrs G's home to attend to her cylinder. Mrs G thought the cylinder was leaking and pointed this out to the engineer. But they didn't agree. They thought instead that there was a safety issue with the plinth on which the cylinder sat. They said they'd instruct an agent to attend Mrs G's property to repair the plinth, but this didn't happen until much later.

An engineer subsequently confirmed that the cylinder was leaking as Mrs G had thought. This was causing the plinth on which it was sat to collapse. So, on 3 November 2021, the cylinder was removed and a replacement was ordered.

The work to install the boiler was booked in for 4 and 5 November 2021. But when the new boiler was installed the replacement cylinder hadn't arrived. So, there was no cylinder to connect to the boiler.

Mrs G was provided with a fan heater. But her heating and hot water wasn't restored until 17 November 2021 when the replacement cylinder was delivered and installed. Mrs G said, during the time she was without hot water, she had to shower at her neighbour's property, boil water to bathe and wash herself in a bucket. She complained about this to British Gas.

In her complaint, Mrs G also stated there had been multiple home visits from engineers, lots of aborted visits as well as many times where she was left waiting for calls that weren't returned. Mrs G said that poor communication between British Gas and its engineers meant that it failed to adopt a collaborative approach, which led to delays in the installation process and meant the issues with the boiler and cylinder weren't resolved as promptly as they ought to have been. She said her health was detrimentally affected and she suffered problems with the new water cylinder, which was replaced twice due to noise and a leak that caused water damage to her property.

Within its final response to Mrs G's complaint, British Gas accepted that it had made errors and conceded it hadn't delivered good service under its Home Care policy. It offered to pay Mrs G £350 compensation in recognition of the distress and inconvenience she'd suffered.

Mrs G declined British Gas' offer and referred her complaint to our service. Our investigator assessed the information provided and recommended upholding this complaint. They weren't persuaded that British Gas had dealt with Mrs G's complaint fairly and they recommended it pay a further £650 compensation to reflect the impact of errors it had made.

British Gas agreed with our investigator's view of this complaint. But Mrs G didn't and asked for her complaint to be referred to an ombudsman.

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.

I've summarised the events of the complaint by way of an overview of what happened. I don't intend any discourtesy by this - it just reflects the informal nature of our service. I've concentrated on what I think are the key issues and can assure Mrs G and British Gas that I've read everything that's been sent. So, if I've not mentioned something it's not because I haven't considered it. It's just that I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

It's clear that Mrs G feels very strongly about her complaint. I recognise that she feels let down by the service she received from British Gas. But, while I have sympathy with Mrs G, our service is impartial. We don't take either side's instructions on how we investigate a complaint, and we don't regulate or punish businesses.

My role here is to assess whether I think British Gas made a mistake, or treated Mrs G unfairly, such that it needs to now put things right. So, I've thought very carefully about what happened.

I'll explain at this stage that any concerns that Mrs G has shared with our service about the issues relating to the boiler and its installation aren't issues this service can consider. This is because matters concerning the boiler are dealt with by an alternative dispute resolution provider, which I understand British Gas has already signposted Mrs G to. So, within this decision I'm going to limit my findings to the service issues relating to the water cylinder, its replacement and the service Mrs G received under her Home Care policy.

Mrs G has provided a very detailed chronology to our service, which outlines the problems she experienced and the key dates involved. I'm grateful to Mrs G for this document – it's very helpful and I can see it's taken her some time to draft.

From the chronology I can see that Mrs G's initial experience with British Gas spanned from October 2021 to May 2022. During that time, an engineer missed an opportunity to identify a leaking cylinder, which led to delay in this being identified and remedied. I can also see that there were over 11 engineer visits, in addition to numerous visits that were aborted and postponed, during this 7 month period.

It isn't clear why the aborted visits couldn't have been rearranged sooner. I've seen evidence of multiple efforts on the part of Mrs G to chase British Gas for updates about when it might resolve the issues she was experiencing with her cylinder or when she may expect another engineer to visit. I think better and collaborative communication between British Gas and its engineers could have improved the experience for Mrs G here.

After the new cylinder was installed Mrs G continued to experience problems, which protracted matters by around 3 months. Her property was damaged due to an escape of water from a leaking cylinder and the new cylinder had to be replaced twice.

I understand that British Gas has undertaken reinstatement work to restore Mr's G's home to the condition it was in prior to the escape of water taking place. However, while that issue has been resolved I recognise that the issues with the replacement cylinder are bound to have resulted in Mrs G experiencing additional distress and inconvenience.

Mrs G has told our service she's an elderly female living alone. I accept that and, based on what she's said, I think British Gas ought to have recognised her as a vulnerable customer. However, from the chronology I've seen, I'm not persuaded that British Gas prioritised visits to Mrs G's home or dealt with her concerns in a manner that was proactive given her vulnerability and poor health. Had it done so, I think the issues with Mrs G's heating and hot water could have been resolved at any earlier opportunity. This would have minimised the resulting stress this is bound to have caused.

Mrs G found herself without heating at times and without hot water for around 14 days, through no fault of her own, at a time when outside temperatures were falling. This resulted in her having to shower at her neighbour's home, boil water to bathe and use a bucket to wash herself. I have no doubt that this was deeply upsetting and frustrating. This experience is bound to have exacerbated the distress that Mrs G would have felt at that time.

Mrs G said the issues she experienced impacted detrimentally on her health. It's clear from the information I've seen that Mrs G's health deteriorated significantly at the end November 2021, which was just under 2 weeks after her heating and hot water had been restored. I also can see that she had to undergo surgery in January 2022, which was when she was experiencing problems with the replacement water cylinder. I accept that this was all very stressful. But I haven't seen any evidence that establishes to what extent the service issues impacted on Mrs G's health or contributed to any decline.

It's clear that Mrs G feels the service she received fell far short of what she expected from British Gas. As I've already explained, British Gas accepts there were elements of poor service and it's conceded that a compensation award is appropriate to recognise that.

In recognition of the trouble and upset Mrs G was caused British Gas offered her £350 compensation. It's clear Mrs G doesn't feel that fairly reflects her experience. With that in mind, I've thought carefully about what a fair offer to put things right looks like here.

Our investigator recommended British Gas pay further compensation of £650 – bringing the total award to £1000. But Mrs G feels this recommendation is unfair and disproportionate. While I hear what she has said about that I've already mentioned that we aren't here to punish businesses. When our service considers an award of compensation, we look at the impact of a business' mistake on the consumer.

I've already explained where I think errors were made and, having taken Mrs G's experience as a whole into account, I'm not persuaded the compensation already offered adequately recognises the distress and inconvenience that would have been caused here. Mrs G describes her experience as *"a 10 month nightmare"* and I think that's a fair reflection as to how she felt.

This all happened over a prolonged period of time, during which there were multiple engineer visits, aborted visits and repeated efforts on Mrs G's part to chase updates. She was without heating on occasion and no hot water for two weeks during periods of cold

weather while she was suffering poor health. She also encountered problems with the replacement cylinder including resultant damage to her property. This all served to protract the experience for Mrs G and it compounded the trouble and upset caused.

Like our investigator I don't think British Gas did enough to resolve Mrs G's complaint and the £350 compensation it offered doesn't reflect the gravity of what happened here. In the overall circumstances, I'm satisfied the additional £650 compensation award recommended by our investigator is a reasonable amount that fairly recognises the impact the errors and service issues had on Mrs G. This takes the overall award to £1000, which is in line with awards made by this service in comparable circumstances.

I understand that Mrs G is seeking an overall compensation award of £3000. However, the compensation recommended by our investigator is what I would have told British Gas to pay had an award not been suggested already. I'm sorry to disappoint Mrs G but I haven't seen enough evidence to persuade me that a higher compensation award is merited. So, I'm not direct British Gas to pay more than the compensation recommended by our investigator.

Mrs G said she didn't receive the £350 compensation British Gas offered to resolve her complaint. So, I'm directing British Gas to pay Mrs G a total of £1000 compensation, which includes the offer made, but not paid, previously.

I realise Mrs G will be disappointed with this decision. But it brings to an end what we, in trying to resolve her dispute with British Gas informally, can do for her. I'm sorry we can't help Mrs G any further with this complaint.

Putting things right

To resolve this complaint British Gas should pay Mrs G £1000 compensation (inclusive of the previous offer) for the distress and inconvenience she experienced as a result of its errors and poor service.

My final decision

My final decision is that I uphold this complaint. British Gas Insurance Limited should pay Mrs G £1000 (inclusive of the previous offer) in compensation to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 8 February 2023.

Julie Mitchell
Ombudsman