

The complaint

Ms C complains British Gas Services Limited (British Gas) wouldn't provide written statements of the payments she's made on three HomeCare policies.

What happened

The background of this complaint is well known to both parties. So, I'll summarise the key points I've focused on within my decision.

Ms C is a landlord and has HomeCare policies for three properties. In October 2022, Ms C requested statement/documents from British Gas via online chat so she could complete her tax self-assessment. She required documentation to show the exact amount of insurance premiums she had paid monthly on each of the properties - covering the tax year April 2021 to April 2022.

Initially British Gas said they'd post this to Ms C although she had asked if they could be sent via email. But when she didn't receive them Ms C chased the matter and was told they were on route to her. But when she chased again, she was told it couldn't provide this information. Ms C is unhappy with how British Gas handled her request and wants compensation and the statements to be provided.

Our investigator didn't uphold Ms C's complaint. Ms C didn't agree and requested the complaint be escalated to an Ombudsman. So, the complaint has been passed to me for a 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.

When British Gas sold the policy to Ms C it needed to do so in accordance with the Insurance Conduct of Business Sourcebook (ICOBS) rules as set out in the Financial Conduct Authority Handbook. Under these rules the insurer is only obliged to send renewal documents each year along with amended documents should a customer change their policy mid-year. So, I'm not persuaded that sending statements is something British Gas is obligated to do and it hasn't therefore, made an error in not providing this information. As such, I won't be directing it to do so.

I do appreciate Ms C's frustration. I can see she used the online chat facility to chase up the matter and was told this was being done. But when she called British Gas, it apologised and explained that it doesn't send this type of information. I agree British Gas initially mis-managed Ms C's expectations, but I have to consider the impact of this and in this case, I am not persuaded compensation is warranted. I say this because first, British Gas were never required to send the statements and second, this information could be obtained from Ms C's bank statements and the policy documentation that contained the premium information provided by British Gas.

British Gas has apologised for the error – which I would expect it to do so. So overall, I won't be asking British Gas to do anything further on this complaint.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 1 March 2023.

Angela Casey
Ombudsman