

The complaint

Mrs S has complained about the poor service she received from British Gas Insurance Limited when her boiler stopped working and she sought assistance under her Homecare policy.

What happened

In May 2022 Mrs S's boiler stopped working and she contacted British Gas. In June 2022 Mrs S complained about the number of engineer visits that took place without fixing her boiler - and the number of calls she had to make. She said she was without heating and hot water for a number of weeks.

In October 2022 British Gas upheld Mrs S's complaint. It agreed it had provided a poor service and should have resolved issues sooner. Mrs S's boiler was repaired on 24 June 2022.

For the distress and inconvenience caused, British Gas paid Mrs S £250 compensation.

Mrs S didn't think this was enough and so she asked us to look at her complaint.

Our Investigator agreed that British Gas had failed Mrs S in the service it provided. But he thought the compensation it had paid was enough to put things right.

Mrs S didn't agree. She provided an engineer report for repairs carried out in September 2022. She says this shows British Gas hadn't properly repaired the boiler previously. Mrs S says the compensation paid doesn't reflect the disruption and distress caused during her dealings with British Gas

So she wants an ombudsman to decide.

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 things go wrong, we look at what the impact was and what a business did to put things right.

Having to deal with any claim will inevitably cause some disruption to daily life. And I don't think it unreasonable to expect a wait time for assessment, for parts to be ordered and repair arrangements to be made. When an appliance fails, it isn't always possible to make a correct diagnosis at the outset.

However, it's clear from the timeline provided that British Gas' service was poor and the disruption to Mrs S and her family was over and above what would be considered reasonable.

I've considered the engineer report Mrs S provided but it doesn't show me that British Gas failed to carry out proper repairs. British Gas accepts that the number of visits that took place to Mrs S's home between May and June 2022 should have been less.

British Gas sent Mrs S letters asking her to pay invoices which she didn't need to pay. It confirmed it updated its records to ensure it charged Miss S one excess fee.

The awards which we give are modest - and examples can be found on our website. Taking everything into account, I think the compensation British Gas paid of £250 is within the range of reasonable to reflect the distress and inconvenience it caused. I realise Mrs S will be very disappointed, but this means I'm not asking British Gas to pay any more.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 5 April 2023.

Geraldine Newbold
Ombudsman