

## **The complaint**

Mr and Mrs M complain about the service received from British Gas Insurance Limited following renewal of their homecare policy.

## **What happened**

Mr and Mrs M have been customers of British Gas for a number of years. They have a Homecare policy which provides central heating care, plumbing and drains cover, home electrical cover, and kitchen appliance cover.

Mr and Mrs M received a renewal letter from British Gas but the premiums were high and so they contacted British Gas who agreed to reduce them. Mr and Mrs M wanted a letter confirming the agreed reduction in premium but it didn't arrive.

Mr and Mrs M contacted British Gas to find out when they might receive the letter and were told it would be sent out. Mr and Mrs M say they made four phone calls and each time British Gas told them it would be sent.

Mr and Mrs M made a complaint but the letter was still not received. In total they have made 13 phone calls which have totalled almost five hours.

When Mr and Mrs M complained a final response letter was sent to them which was password protected. And so they were unable to open it.

Mr and Mrs M weren't happy with the service received from British Gas and so they complained. British Gas said Mr and Mrs M had registered for an online account and so all correspondence was sent to their email address.

British Gas said on 29 September 2022 a copy of the policy was printed and sent to Mr and Mrs M by post. But this was after several attempts to post the letter previously. British Gas apologised for the service Mr and Mrs S received and cancelled the online account to ensure all future correspondence would be sent by post.

Mr and Mrs M weren't satisfied with the response from British Gas and so referred their complaint to this service. Our investigator looked into things for them. She said British Gas attempted to send the renewal documents by post multiple times. She checked the postal address which was correct. It wasn't clear why those letters weren't received by Mr and Mrs M but she couldn't see that British Gas had done anything wrong. And so the complaint wasn't upheld.

Mr and Mrs M didn't agree. They said given they'd been customers of British Gas for so many years they would have expected some level of compensation for the service they'd received. Because Mr and Mrs M didn't agree the complaint has come to me 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.

It is clear that this situation was upsetting for Mr and Mrs M. They have been customers of British Gas for a number of years and their request for a confirmation letter seemed to be a relatively straightforward one. I don't underestimate how disappointing it would have been when, despite numerous chasers, the letter didn't arrive.

I can see Mr and Mrs M have gone to some trouble to provide our service with some very detailed submissions including specific points about the service they received. I want to assure them I have read everything. I hope they will understand if I don't address every comment they've made in this decision. I intend to concentrate on what I consider is key to this complaint.

British Gas has acknowledged there were failings in the service it provided to Mr and Mrs M. It amended the policy so it was no longer online and apologised that the confirmation letter wasn't received by Mr and Mrs M despite it being sent a number of times. I've thought carefully about the extent of that inconvenience. Mr and Mrs M were aware of what the premiums were since they had already discussed and agreed them with British Gas. Mr and Mrs M contacted British Gas to try and resolve the matter. They were told they would get a call back, and that the letter would be posted to them. But it doesn't appear that was the case. And the call back and letter was never received.

I'm satisfied the letters were sent to Mr and Mrs M and they were correctly addressed. I can't hold British Gas responsible for Mr and Mrs M not receiving them through the post.

Having considered the information I don't think British Gas has done anything wrong here. I don't doubt the impact of not receiving the confirmation letter, and not receiving the call back when it was promised. However I am of the view overall British Gas didn't act unfairly or unreasonably towards Mr and Mrs M.

I can see Mr and Mrs M are very frustrated with British Gas for saying it would do something and then not doing it, and I can understand why. Especially since they have been customers of British Gas for a long time. I appreciate the time it took Mr and Mrs M to try and sort the matter out. But my role here is to determine this complaint based on what, in my opinion, is fair and reasonable.

## **My final decision**

For the reasons I've explained 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 M and Mr M to accept or reject my decision before 23 May 2023.

Kiran Clair  
**Ombudsman**