

The complaint

Mr L complains about British Gas Insurance Limited ("British Gas") for failures in the service provided between November 2021 and November 2022. He wants British Gas to compensate him for the trouble and upset he and his family suffered.

What happened

Mr L held boiler cover with British Gas. This renewed in November 2021 for a period of 12 months.

Mr L's boiler suffered a breakdown in December 2021. The records show that British Gas attended Mr L's home more than 12 times over the following 2 months. Repairs were carried out, and replacement parts were ordered and fitted but it took around 2 months for the repairs to be effective and for heating and hot water to be restored to the home.

A fault later occurred in late February 2022 and was repaired after a shorter time, and then the boiler broke down again in November 2022.

Mr L reports that whilst many engineers attended his home over this period, and most detailed that the boiler was safe, one of the engineers deemed it unsafe and added a warning label, directing Mr L not to use the boiler. The boiler was not operative through a substantial part of winter.

Mr L complained to British Gas. British Gas sent a final response to the complaint in January 2022. It accepted that there had been delays in respect of carrying out the repair in November 2022 and offered Mr L £150 compensation to reflect this.

Mr L contacted us. He felt that the failing over the preceding year were not reflected in this offer and the service had been very poor. He was particularly concerned that the boiler had been deemed unsafe for a period during which he and his young family had been living at home.

One of our investigators looked into this matter and recommended that the complaint be upheld. They noted that there had been a lot of visits and the repairs and work undertaken over this period were not sufficient, and Mr L had been left without heat during the coldest part of the year. The investigator recommended that British Gas pay a further £300 compensation, and that it reimburse Mr L for repairs to a cupboard door which was damaged by the leaking boiler during this time.

British Gas did not accept that view and requested more evidence from Mr L.

Our investigator gathered that evidence and was satisfied that this supported Mr L's account that the boiler had been deemed unsafe for a period, and that damage was caused to a cupboard. They then issued a second view recommending that British Gas increase its compensation to £400 (in addition to the £150 already paid) and that British Gas reimburse the costs of repairs to the cupboard door.

British Gas accepted that view. Mr L does not accept that recommendation. He feels that it is not sufficient to reflect the risk that he and his family were exposed to, and the distress and inconvenience they suffered being without heat for long periods through winter 2021/22, and having to have multiple engineer attendances at their home.

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 understand Mr L's view, and sympathise with the experience of him and his family. I appreciate how worrying it must have been to think that the boiler had been posing a risk to his family until it was repaired.

I do, however, agree with the investigator that we aren't able to direct compensation for things that might have happened, and we can only reflect what actually did happen.

I have taken into account the serious distress and inconvenience suffered by Mr L and his family, and that members of the household have conditions which are exacerbated by cold. I have also considered the amount of time that this must have taken up for Mr L and his family in arranging engineer visits and being present for attempted repairs.

Overall, I agree that the recommendation of my colleague is fair and is in line with other awards we would make in similar circumstances. I appreciate that Mr L thinks it insufficient, but I am satisfied that it is in line with our approach to compensation and is fair in all the circumstances.

I understand that Mr L will remain disappointed, but I hope he feels that his matter has been fully considered, both by my colleague's thorough investigation of his concerns and my additional assessment.

Putting things right

In order to put matters right, British Gas must pay to Mr L a further £400 compensation, bringing the total compensation to £550. British Gas must also, on receipt of two quotes for repairs to the damaged cupboard, pay Mr L the lesser amount towards repairs.

My final decision

For the reasons given above, I uphold Mr L's complaint and direct British Gas Insurance Limited to:

- Pay to Mr L a further £400 compensation for his distress and inconvenience; and
- Reimburse Mr L for the costs of repair to his damaged cupboard

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 1 December 2023.

Laura Garvin-Smith
Ombudsman