

The complaint

Ms G is unhappy with the service she received from British Gas Insurance Limited after making a claim under her home emergency policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by our investigator for these reasons:

- British Gas accepts that its engineer was late for an appointment with Ms G. The engineer was due to attend between 10am and 2pm. The engineer's visit notes say he arrived around 3.15pm but could not gain access to the property. Ms G received a text message to say the engineer would be late, but she says he didn't arrive at all, and that she waited in all day.
- I have no way of establishing whether or not the engineer did arrive at 3.15pm. I understand Ms G had called British Gas shortly after this time, and that British Gas wasn't aware the engineer had already visited. Though British Gas says it works a live booking system which is unlikely to have been updated by that time, which does not seem unreasonable (if the visit did take place).
- In any event, it's apparent that Ms G was caused inconvenience by the missed appointment. British Gas also incorrectly closed Ms G's complaint before it had been resolved.
- British Gas has apologised to Ms G for the above, and has paid her £55 compensation. I'm satisfied that was reasonable in the circumstances, and this level of compensation adequately reflects the inconvenience Ms G was caused by the matter.
- Ms G wants British Gas to carry out further investigations to try and establish exactly what happened that day. I don't think this is necessary, even if further information were available (though it seems it is not).
- Ms G has commented on a British Gas staff member's job title, but this Service cannot tell a business what job titles to use for its staff.

My final decision

My final decision is that I don't uphold this complaint as I'm satisfied that British Gas

Insurance Limited has already paid reasonable compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 7 July 2023.

Chantelle Hurn-Ryan
Ombudsman