

The complaint

Mr P complains about the way British Gas Insurance Limited (BG) handled his boiler breakdown and annual service appointment.

What happened

Mr P had boiler, controls and central heating cover with BG. The policy included an annual boiler service.

Mr P's boiler developed a fault, so he made an appointment for a BG engineer to attend. The first available appointment was a few days away. Mr P accepted the appointment but, because of previous problems he'd encountered with BG, he also arranged for a private engineer to visit sooner.

Mr P said he asked the engineer to do the minimum required to make the boiler operational and safe, and to let him know what outstanding work it required.

On the day of his BG appointment, the engineer called first to confirm the appointment. Mr P told the engineer that he'd had his boiler repaired although there was outstanding work, and he wanted the annual service done. Mr P reports that the engineer was unhappy about going ahead with the appointment because it was no longer an emergency.

On arrival, Mr P said the engineer was clearly unhappy about being there. He reports that he felt uneasy, so he asked the engineer to leave. Mr P quoted the engineer as saying he wasn't going to do anything with the boiler anyway.

Mr P complained to BG. He said the engineer's attitude was unacceptable and he still had a faulty boiler.

BG responded to say it would deal with the engineer's performance internally, and it offered to arrange a senior engineer to attend to Mr P's boiler. BG also offered to reimburse evidenced engineer costs and sent payment of £100 by way of apology.

Mr P didn't think the compensation was enough given the distress and inconvenience he'd been caused and the worry he'd suffered about the safety of his boiler. He didn't want a senior engineer to attend until his concerns were addressed, but he sent evidence of his engineer costs.

Mr P said he heard nothing further from BG about resolving his complaint until bringing the matter to our service.

Our investigator explained that she would only be considering the complaint about the unsatisfactory appointment and the way BG had tried to resolve it. She said that although BG hadn't handled things well, it had done enough to put matters right. Therefore, our investigator didn't uphold Mr P's complaint.

Mr P wasn't satisfied with our investigator's view, so the complaint was passed 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.

Having done so, I've decided not to uphold Mr P's complaint. I understand he'll be disappointed, but I'll explain why I've reached this decision.

There are aspects of Mr P's complaint which fall outside my remit, and I've explained this to him separately. Also, I mentioned above that Mr P has been dissatisfied with BG's service in the past which led him to take the action he did before BG attended the first appointment. This matter was raised as a separate complaint with our service, although I understand Mr P recently withdrew it. For clarity, I won't be addressing that here.

My role is to look at the way BG handled Mr P's claim under his policy and to decide whether it treated him fairly and in line with the policy terms and conditions.

The facts aren't in dispute, so I accept that BG didn't handle Mr P's claim as well as he could've expected. So, I've looked at what BG did to put matters right.

BG said it would deal with the complaint about the engineer's attitude directly with his manager. I think that's reasonable. I wouldn't expect BG to divulge anything more about this to Mr P because it would be a personal matter for the engineer.

However, I think it's right that BG recognised the service failing and sent a cheque for £100 to Mr P by way of apology.

Although Mr P said £100 doesn't adequately address the distress and inconvenience he experienced, I must keep in mind that the compensation is only in recognition of that one appointment. I have also taken into consideration that Mr P had his boiler repaired to a working standard before the engineer arrived. At that time of year, BG prioritised emergencies, so I can see why BG might not have wanted to complete an annual service during what was expected to be an emergency appointment.

Mr P said he'd worried constantly about how unsafe his boiler was. While I don't wish to downplay the importance of his feelings about this, I must take into consideration the fact that he said his own engineer attended to make it safe, and BG offered to reimburse any costs covered under the policy. Based on this evidence, I can't reasonably conclude that BG was wholly responsible for Mr P's concerns about the safety of his boiler.

I've also considered that BG offered to send a senior engineer to service the boiler, but Mr P was reluctant to accept the offer while his complaint was ongoing. I think BG's offer was reasonable and I can't hold it responsible for Mr P's decision to wait before accepting.

Finally, Mr P said BG lost his engineer's invoices, so it hasn't reimbursed the cost. BG said it hasn't received them. I can understand why Mr P doubts BG's comment, but if, as he says, BG has lost them, it would still need a copy before it can determine what payment is due to Mr P. BG asked for the evidence and until Mr P provides it again, I can't expect it to do any more.

Overall, I understand Mr P is unhappy that his complaint is not upheld, especially as I've agreed that BG didn't handle his claim as well as he could've expected. It simply means that I think BG has done enough to put matters right. Therefore, I won't be asking BG to do any more, which is on the understanding that it completes, or has completed, the actions it promised in response to Mr P's complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 22 September 2023.

Debra Vaughan
Ombudsman