

The complaint

Mr G is unhappy with the service he's received from British Gas Insurance Limited (British Gas) following two separate claims he made.

Where I've referred to British Gas, this also includes any actions carried out by the agent handling the claim on British Gas' behalf.

What happened

Mr G has a HomeCare policy with British Gas and this provides, amongst other things, cover for blocked drains and plumbing issues.

In January 2023 Mr G contacted British Gas due to the downstairs shower being blocked, which was the bathroom his relative used. An appointment was booked for the following day, however this was cancelled on the day and rescheduled. The appointment was rescheduled after this too and there were missed appointments when engineers didn't arrive. And it wasn't until a week after first being raised that the works were carried out to resolve the problem.

In March 2023 there was a further issue with the same shower and again British Gas were contacted, and an appointment made for the following day. This was again rescheduled, with missed appointments, with works ultimately being completed just over a week after first being raised.

Mr G complained to British Gas about the service he'd received including the missed and rescheduled appointments and the amount of time he'd spent on the phone trying to speak to British Gas.

British Gas initially offered £50 compensation, which ultimately was increased to £100. As Mr G remained unhappy, he approached this service.

One of our investigators looked into things but he didn't uphold the complaint. He recognised the service Mr G had received had fallen short, but he thought the £100 compensation was reasonable, so he didn't recommend British Gas do anything further.

Mr G didn't agree and asked for a final decision from an ombudsman.

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, and whilst I appreciate it will come as a disappointment to Mr G, I think the £100 compensation already offered by British Gas is reasonable, so I won't be directing them to increase this.

I don't intend on commenting on every event that occurred. I don't mean this as a discourtesy to either party, instead it reflects the informal nature of this service and my role within it. But I'd like to reassure both parties that I've considered all the information provided when reaching my final decision.

There were two separate claims for blockages in the same shower. On both occasions appointments were made for the following day, but were rescheduled, more than once. There were also missed appointments. And ultimately, this resulted in delays in repairs being completed.

British Gas has explained there was delays due to a shortage of engineers. And whilst I appreciate Mr G doesn't agree, one of the engineers also refused to attend due to an interaction at the property on a previous occasion. I don't know what happened at that previous appointment, and Mr G disputes what happened, but ultimately this caused the initial delay in the first appointment.

I do appreciate what Mr G has said about his relative needing to use the bathroom upstairs in the interim and the impact of this. And I also acknowledge Mr G says he had to spend a considerable amount of time trying to reach British Gas by telephone.

However, British Gas recognised the service they provided fell short and offered compensation. And having taken all the information provided into account, I think the £100 compensation already offered is fair and reasonable in all the circumstances of the case, so I'm not going to direct British Gas to increase this.

My final decision

British Gas Insurance Limited has already made an offer to pay £100 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that British Gas Insurance Limited should pay the £100 offered, if it hasn't already done so.

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

Callum Milne
Ombudsman