

## **The complaint**

N, a limited company, complains about the service received from British Gas Insurance Limited under their HomeCare 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 my 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 of our investigator, and for these reasons:

- The engineer didn't turn up for planned appointments. It wasn't appropriate for British Gas to arrange appointments if it didn't have the necessary parts, only to then fail to turn up. I understand this isn't British Gas' usual process.
- When a business has done something wrong, we look at how the complainant has been impacted. British Gas has recognised the missed appointments caused N inconvenience, and paid £90 compensation for this. Although N chose to pay for someone to wait at the property for the engineers, that was their choice. So I don't find that British Gas should cover this cost. I'm satisfied that the compensation paid by British Gas was reasonable for the missed appointments. This recognised the inconvenience that N was caused by spending time on this issue instead of their usual business activities.
- I understand that N paid the laundry costs for their tenants whilst the washing machine was being repaired. Again, this was up to N. This cost isn't covered under the policy, so I don't require British Gas to pay for this.
- The policy says that British Gas will carry out any repairs within a reasonable time, unless something happens beyond its control which makes that impossible. I've read British Gas' notes, and it seems the delay was beyond British Gas' control due to parts needing to be ordered, or out of stock. British Gas has also explained that once a part arrives, this also needs to undergo checks, so this likely contributed to the delay.
- The policy terms say that British Gas will make a contribution (100% if appliance is less than three years old, and 30% if more than three years old) towards a replacement appliance if it can't repair it, or it decides it will cost less to replace than to repair. British Gas thought it could repair the washing machine, but as the repair couldn't be done until it received the parts, it offered to pay 50% contribution if N didn't want to wait for the repair. I think that was a reasonable offer, and went beyond what British Gas was required to do under the policy terms.

- I note that after British Gas had issued its final response letter on the complaint, the repair apparently failed and so N bought a new washing machine. I haven't considered this point within this complaint, as N will need to raise this as a new claim with British Gas.

I therefore don't uphold this complaint, as I'm satisfied British Gas has paid reasonable compensation for the impact caused to N by its failings.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask N to accept or reject my decision before 12 October 2023.

Chantelle Hurn-Ryan  
**Ombudsman**