

## **The complaint**

Mr G complains about poor service from British Gas Insurance Limited, in connection with his HomeCare insurance cover.

Reference to British Gas includes any actions of its appointed agents.

## **What happened**

To summarise, in September 2022, Mr G called British Gas for assistance. An engineer attended and Mr G says he explained there was a problem with the boiler starting up. His boiler was not recognising the signal to start from the controller.

Over the next five weeks, several different engineers attended on at least ten occasions, as the problem with Mr G's boiler continued. Mr G reports that the engineers often didn't appear to know how to resolve the issue. Various solutions were tried, but the problem continued. This meant that Mr G had to go to his garage every morning, and some evenings, to manually override the system and start the boiler, on one occasion being left without hot water for several days.

The problem was resolved after Mr G asked British Gas to escalate matters to a more senior engineer, as he and his wife were vulnerable, elderly customers who were experiencing significant distress and inconvenience as a consequence of the failure to resolve the issue.

In response to a complaint from Mr G, British Gas offered £70 compensation in recognition of the inconvenience of multiple visits. Mr G didn't accept this, instead coming to the Financial Ombudsman Service. British Gas offered to increase its compensation to £200, acknowledging the impact on Mr G and his wife due to their age and vulnerability.

Our investigator initially thought this was a fair offer. But Mr G did not and made further submissions, on the strength of which our investigator proposed compensation of £350.

Neither party accepted our investigator's view. Mr G thinks £700 is an appropriate figure. British Gas maintains that £200 fully recognises the impact of the time taken to resolve matters. So the complaint has come to me for a final decision.

For clarity, my decision focuses on Mr G's complaint about poor service from British Gas in resolving the problem he was having with his boiler. I'm aware Mr G is also unhappy about how British Gas responded to his complaint. I appreciate Mr G's frustration, but as our investigator has already explained, this isn't an activity I'm able to look at under our rules. So I won't be commenting on this aspect of Mr G's complaint any further.

## **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'm afraid I'm going to disappoint both parties. I'm upholding this complaint and will require British Gas to pay Mr G £350 compensation for poor service.

A summary of my reasons is given below, focusing on the key points and evidence I consider material to my decision. So, if I've not referred to something in particular, it's not because I haven't thought about it. Rather, I don't consider it changes the outcome of the complaint.

- British Gas attended Mr G's property on multiple occasions over a five-week period. I accept that the engineers tried to identify the most likely cause of the problem and remedy the situation. But the problem persisted.
- So I think it would've been reasonable for British Gas to escalate matters at an earlier stage, as it appears the problem was rectified promptly, once this happened at Mr G's request.
- It would be inconvenient for anyone to have to start their boiler by going out to their garage and manually resetting the system, especially when the weather was turning colder and wetter. But Mr G is an elderly man and, as well as his increasing frustration at the repeated failures of the engineer's solutions, Mr G was worried and upset about the impact on his wife, who is also elderly and has a number of health issues.
- I acknowledge that British Gas has accepted Mr and Mrs G are vulnerable customers. And that this would have impacted on their experience of being without a fully functioning boiler for several weeks.
- Mr and Mrs G had the inconvenience of repeatedly trying to sort things out, the disruption of recurrent engineers' visits, and mounting disappointment and stress when those visits proved not to have resolved matters.

In all the circumstances, I think £350 compensation for distress and inconvenience is a fair resolution to this complaint.

### **Putting things right**

To put things right British Gas should pay Mr G £350 compensation.

### **My final decision**

My final decision is that I uphold this complaint and require British Gas Insurance Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 November 2023.

Jo Chilvers  
**Ombudsman**