

The complaint

Mr Z complains about the service he received from British Gas Insurance Limited when making a claim under his HomeCare insurance 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.

- It's not in dispute that British Gas's engineer arrived at Mr Z's property later than expected. Mr Z had been given an arrival timeframe of 8am to 1pm (though Mr Z has since said he was told by British Gas it would be around 10am), but the engineer didn't arrive until around 2pm.
- Mr Z explains he was due back at work at 1pm, so had to take the afternoon off because of the engineer's late arrival. And he had to call British Gas to find out if an engineer was still going to attend when no one had arrived by 1pm.
- It seems to me that even if the engineer had arrived towards the end of the expected 8am to 1pm timeframe, Mr Z wouldn't have been able to return to work at 1pm. That's because the engineer was at his property for around an hour and a half. So Mr Z may have had to take the afternoon off in any event.
- Nonetheless, the engineer should have arrived during the stated timeframe, and it's clear that Mr Z was caused inconvenience when this didn't happen.
- British Gas has apologised and paid Mr Z £35 compensation for the engineer's late arrival. I'm satisfied that was reasonable and reflects the inconvenience Mr Z was caused.
- I note the engineer needed to obtain a part before one of the repairs could be completed. Whilst Mr Z is unhappy that he had to take more time off work for the follow-up appointment, it's common for an engineer to need to return to fit new parts. That's because they can only determine if any new parts are needed when an inspection is carried out, and don't carry all possible spare parts with them. I don't require British Gas to compensate Mr Z for this.

I therefore don't uphold this complaint as I'm satisfied British Gas has paid reasonable compensation.

My final decision

My final decision is that I don't uphold this complaint, as British Gas has paid reasonable compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 20 December 2023.

Chantelle Hurn-Ryan
Ombudsman