

The complaint

Mrs J complains about the service provided by British Gas Services Limited in relation to her home emergency insurance.

What happened

While Mrs J was in hospital her son visited her house and found there was a problem with the electrics. Her other son called British Gas to check that she had cover with British Gas but was told she didn't have any cover with them. Mrs J spoke to British Gas on the same call and said she thought she had a policy with British Gas but was told that wasn't correct. Mrs J said she must have got confused and had her cover with someone else.

After finding Mrs J's documents, her sons established that she did have cover as part of her home insurance policy, which was arranged through British Gas Services but provided by a different insurer. She complained about the way the call had been handled and the information she'd been given. She was also unhappy with further communication following the call.

British Gas explained that the call handler didn't have her details as they didn't have access to the system that held information about her home insurance policy. In order to acknowledge the poor experience Mrs J had, British Gas paid compensation of £50.

Mrs J referred the complaint to this Service as she didn't feel the compensation adequately reflected the distress caused to her. Our investigator agreed and thought £100 would be fair. She asked British Gas to pay another £50.

British Gas agreed to this but Mrs J has requested an ombudsman's decision. She's been supported in the complaint by her son. He's explained how upset his mother was, and that that it wasn't just Mrs J who was upset, and her sons were put to some trouble in trying to establish that she had home emergency cover.

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.

In this decision I'm only considering the information provided to Mrs J when she was trying to establish that she had cover with British Gas; I'm not looking into the way the claim itself was handled, which is a separate matter.

British Gas has acknowledged that Mrs J had a poor experience and has now agreed to pay an additional £50 compensation.

I appreciate it was upsetting for Mrs J having to hold on the phone for some time to speak to someone, only to be told she didn't have any cover. She was in hospital at the time and worrying about her home. This was clearly distressing for her. But things were clarified soon

after and she was able to make a claim. And I can't consider the impact on other family members, only the way Mrs J herself was affected.

Taking account of the level of upset caused to Mrs J, I agree compensation of £100 would be fair. So, on the basis British Gas has already paid £50, it should make a further payment of £50.

My final decision

I uphold the complaint and direct British Gas Services Limited to pay compensation of £50 to Mrs J.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 21 December 2023.

Peter Whiteley
Ombudsman