

The complaint

Miss A complains about the poor customer service she's received from British Gas Insurance Limited.

What happened

In August 2023, Miss A took out a HomeCare policy with British Gas.

Miss A tells us that, from the outset, she experienced poor customer service. I've included some of the things she's told us about below, but this is not meant to be an exhaustive list:

- problems setting up the policy online
- long wait times on calls
- having to listen to numerous pages of policy information read to her over the phone
- calls ending before the conversation had concluded
- failure to email her policy documents and appointment confirmation
- five missed appointments after she'd travelled a long way to the rental property
- parts needing to be ordered and not being given a timescale on when they'd come
- having to pay for a third-party engineer after British Gas failed to attend.

Miss A raised a complaint to British Gas, which it upheld in December 2023. It offered £150 compensation, which it paid by cheque, and reimbursement of the £90 she'd incurred. Miss A didn't think this was enough to put things right in light of the impact this had on her disability, so she contacted our service. She's told us she'd like £1,000 compensation.

British Gas let us know it was prepared to pay an additional £150 compensation. Our Investigator thought this was fair in light of what had happened, but Miss A didn't agree. So the complaint has been passed to me to decide.

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.

I recognise Miss A's strength of feeling regarding her complaint. I'd like to reassure her that whilst I may have condensed what she's told us in far less detail and in my own words, I've read and considered all her submissions. I'm satisfied I've captured the essence of the complaint and I don't need to comment on every point individually, or possibly in the level of detail she would like, in order to reach my decision. This isn't meant as a discourtesy, but it simply reflects the informal nature of our service.

It's not in dispute that British Gas' customer service wasn't to the standard which Miss A could reasonably expect to receive. British Gas acknowledged this. So I don't need to make a finding on whether or not British Gas did something wrong here – it did. What I need to decide is whether it's done enough to put things right.

Compensation isn't intended to fine or punish a business, it's to recognise the impact the business' actions have had on its customer. So when deciding what amount would be fair, I need to consider how Miss A was affected by British Gas' actions.

Miss A tells us that she's had to call British Gas multiple times simply to book a single appointment. She says its advisors have been difficult and challenging, focusing her to the point of physical and mental exhaustion, and she nearly lost her tenant and income as they couldn't move in until the gas safety certificate was issued. She'd travelled to the rental property to be present for the engineers' visits and had to arrange her own engineer when they didn't attend. Miss A has long covid, so this was very tiring for her.

From the information provided, British Gas did attend on several occasions. In particular, on 31 August 2023 the engineer arrived at 12:50pm – which was within the timeslot given of 8am to 1pm – but Miss A had already left the property. And on 25 September 2023 the engineer was unable to gain access. I also understand that some of the parts required to complete the works were out of stock and British Gas couldn't give a timescale of when they'd be available, which it's unreasonable as it's outside of its control.

I've no doubt Miss A would've experienced distress and inconvenience from the poor customer service, especially in light of her illness. I agree she should be compensated for what's gone wrong over the three-month period I'm looking into, and I'm satisfied the £300 already offered, along with reimbursement of her out of pocket expenses, is reasonable in the circumstances.

My final decision

British Gas Insurance Limited has already made an offer to pay an addition £150 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that British Gas should pay an additional £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 31 May 2024.

Sheryl Sibley
Ombudsman