

The complaint

Mr S has complained about his HomeCare insurance product provider, British Gas Insurance Limited (BGI) as he feels he was provided poor service when discussing his policy needs, with BGI's administrator, which caused him distress and inconvenience.

It's important to note here that Mr S's agreement for his properties contains both insurance and non-insurance products, with BGI only having liability for the insurance products. This may mean that if Mr S has complaints which are strictly and wholly about the non-insurance products provided as part of the agreement (not by BGI), then this Service may not be able to consider those complaints.

What happened

Mr S called BGI's administrator to discuss his policy needs. He wasn't happy with the detail provided, and how that was provided. He's said that made him question the administrator's ability to handle his agreement in line with his complex property care needs. He said that affected his ability to smoothly run his property business, not least because he then felt the need to spend time and effort checking details sent to him. He's noted that a call out to one of his properties took longer because of an error made by the administrator. Mr S said he was spoken to in an unprofessional manner by the administrator.

BGI acknowledged that it had contacted Mr S by email when he had requested phone calls. It accepted errors had been made in handling his agreement. It wasn't persuaded its agents had spoken to Mr S in an unprofessional manner. It apologised for any upset caused and said it would pay £100 compensation. However, it also said that the £200 compensation Mr S had requested was not fair and reasonable – so it wouldn't pay that sum. Payment of £100 was subsequently issued to Mr S (as part of a larger payment totalling £400).

When Mr S remained unhappy, he complained to the Financial Ombudsman Service and one of our Investigator's considered his complaint. She felt BGI had provided some poor service to Mr S – but mindful of the £100 compensation paid, she wasn't persuaded to say it should pay anything more.

Mr S said he was concerned that our Investigator hadn't considered all of the available information. He said there was more to the situation that our Investigator's view had suggested. In further correspondence he said the view didn't reflect details he'd shared with our Investigator during a call with her.

Subsequently Mr S was assured that the complaint details had been taken into account. It was also explained to Mr S that, when addressing a complaint, we won't always refer to every piece of evidence nor every point made by the parties.

As Mr S remained unhappy with the outcome, the complaint was referred for an Ombudsman's 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, whilst I appreciate Mr S's strength of feeling on this matter, I haven't reached a different outcome to that of our Investigator. Essentially, whilst BGI has accepted that it failed Mr S at times, I'm satisfied the £100 compensation it has paid is fair and reasonable recompense for the upset caused.

Regarding the circumstances at the heart of this complaint, Mr S's dealings with BGI took place over a roughly three week period. There's no doubt that BGI could have done things better during this time and I understand that its administration failures, about what was included in the agreement and what price would be charged, left Mr S feeling uncertain about its ability to ensure his needs were met. I appreciate that, with worrying about that and trying to obtain clarity, Mr S was caused further upset including some inconvenience.

During this period there was a visit under the policy to one of Mr S's properties. Mr S has reported the need to deal with BGI during that visit to resolve one of the errors. Whilst I appreciate that would have been frustrating for Mr S, BGI was carrying out repairs at the property during that visit, so I'm not persuaded the time Mr S spent at the property that day was likely significantly increased by any error of BGI.

I'm not persuaded Mr S was spoken to in an unprofessional manner by BGI. I know Mr S feels that he was – but from my impartial perspective I'm satisfied he was dealt with in a reasonable manner.

This was clearly a frustrating period for Mr S. However, I bear in mind that, when dealing with more than one policy, with each policy covering a number of properties, all with differing levels of cover, it might sometimes be the case that a small administrative error will occur. Of course insurers should try and avoid this. But sometimes, when an error does arise, it will take a little bit of extra effort from the policyholder to resolve the situation.

Here Mr S was, in my view, caused a little bit more worry and inconvenience than that – but not much more, perhaps one or two more calls. And I'm mindful that BGI resolved things relatively swiftly and apologised as well as paying Mr S £100 compensation. On balance I'm satisfied that BGI's apology and payment of £100 fairly and reasonably makes up for the additional distress and inconvenience Mr S suffered due to its handling of his account in this relevant period.

My final decision

For the reasons set out above, I don't require British Gas Insurance Limited to pay or do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 26 September 2025.

Fiona Robinson
Ombudsman