

The complaint

Mr P has complained about the service he was provided with in relation to his claim under a home emergency insurance policy.

What happened

The background to this complaint and the issues I can actually consider are well known to the parties, so I am not going to repeat them here.

Our investigator issued two views on the merits of Mr P's complaint. In the first one he said it should be upheld and British Gas should pay Mr P £150 in compensation for the distress and inconvenience he experienced because of the poor service British Gas had provided in respect of two issues. Mr P accepted this view. British Gas did not.

In his second view our investigator said he didn't think that British Gas needed to pay Mr P any compensation. This was because he thought it had made it clear enough that its engineer may not attend the booked appointment after 1pm. And because he thought Mr P could have looked at the job sheet the engineer left at the insured property to see what his findings were, rather than waiting for British Gas to send him a copy of the engineer's report.

Mr P didn't accept the investigator's second view, so the complaint has been referred to me for a final decision. He has said a job sheet was not left at the insured property. And he thinks that because this was never mentioned to him by British Gas it shows that its assertion that it was isn't true. And he's said that because he didn't get a copy of the report when he asked for it, he had to get a second opinion, which showed British Gas's operative failed to properly check for a leak with proper detection equipment.

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've decided to uphold it and award £150 in compensation for the reasons set out in our investigator's first assessment.

Unfortunately British Gas cannot provide a recording of its agent's call with Mr P when she arranged the appointment. But, I have no reason to doubt Mr P's assertion that he explained that he wanted the engineer to attend after 1pm, so he could be present due to the vulnerability of his tenant. I also have no reason to doubt Mr P's assertion that the agent did not make it clear to him in this call that, although she'd request this, the engineer might still attend before 1pm. So, on balance, I do not think British Gas's agent was clear enough with Mr P that this could happen. I say this because if she had been, I don't think Mr P would have agreed to having the appointment on a day he couldn't be at the insured property until 1pm.

I have seen the email British Gas's agent sent to Mr P confirming the visit. And – while this did say that 'provisionally the appointment has been booked as 8-6pm and I have requested

that they attend after 1pm and contact you to confirm approx. arrival time' – I do not think this is clear enough on the fact that the engineer might attend earlier than 1pm. Especially, as Mr P was clearly under the impression this would happen from his previous telephone conversation.

This clearly caused Mr P distress and inconvenience because he travelled to the insured property on the day of the appointment unnecessarily and it would have been frustrating for him and caused him concern for his vulnerable tenant. So, I think he needs to be compensated for this.

I agree with Mr P that if the engineer had left a job sheet at the insured property he would have found it. And I have no reason to doubt his assertion that he did not. This and the fact British Gas's case handler never referred to the fact that a job sheet was left when Mr P asked for a copy of the engineer's report and chased it, persuades me that it is more likely than not that one wasn't left. And I think this caused Mr P distress and inconvenience, as it meant he was frustrated and didn't know what the engineer had actually said at the point he got his expert to check for a leak. And I think he needs to be compensated for this as well.

I should add that because Mr P agreed with our investigator's first view and my decision is in line with it, I have not felt it necessary to listen to recordings of Mr P's telephone conversations with our investigator about what he considers to be British Gas's cavalier approach to leak detection and why the cover provided under his policy was not fit for purpose. In any event, neither of these issues are things I can consider as part of this complaint, as Mr P had not raised them with British Gas at the point he referred this complaint to us.

Putting things right

It therefore follows that for the reasons I've set out above, I consider service failings by British Gas caused Mr P distress and inconvenience and that this warrants a compensation payment to him of £150. This amount is in line with what we'd normally award for distress and inconvenience of the level Mr P experienced.

My final decision

I uphold Mr P's complaint about British Gas Insurance Limited and require it to pay him £150 in compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 12 May 2026.

Robert Short
Ombudsman