

complaint

Mrs G complains about the poor service she's received from British Gas Insurance Limited (BG) under her Home Care policy

background

Mrs G's policy insures her for broken kitchen appliances and she had problems with her fridge-freezer and oven. She told BG her fridge-freezer wasn't working and BG said it needed to be replaced and offered £114.43 being 30% of the cost under the policy.

BG said Mrs G didn't say she was having difficulty obtaining a replacement fridge-freezer following its visit in February 2016, until her complaint. BG said its engineer identified that a new element was required for her oven, but Mrs G cancelled the appointment to fit the part.

Mrs G said she was nervous to contact BG following rudeness from a BG manager who had called her. BG offered Mrs G £80 compensation for the inconvenience it had caused her.

The investigator said Mrs G was very upset about her calls with BG. She thought it likely BG's calls had caused unnecessary upset and recommended the compensation be raised from £80 to £150. She said Mrs G had told BG she'd been bereaved and had work problems but it hadn't responded properly.

BG disagreed saying it wrote to Mrs G three times since February 2017 and didn't receive a reply until April 2017. BG said it would have been reasonable to expect Mrs G to contact it if its manager had upset her and it had no evidence to suggest this had taken place

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I was sorry to learn how distressing Mrs G found her contacts with BG and the very difficult time she was having. Unfortunately BG hasn't got any of the relevant call recordings and so it's not possible for me to say whether it treated her sympathetically or not. However, given how upsetting Mrs G found her contacts with BG's manager, and the difficult circumstances of which BG was aware, I don't think she's been given a good customer experience and it's not surprising she didn't respond further.

BG said it had no contact from Mrs G about her problem finding a replacement fridge-freezer until she complained several months later. Ms G said she did make contact to try and resolve the problem but found BG to be unresponsive.

Mrs G is in a vulnerable situation and needs to have her appliances in working order and it doesn't seem likely she would have left this. I think BG should contact her to rearrange the appointment to fix her oven, and make the payment it offered for her fridge-freezer. I also think BG should pay her £150 compensation for the upset and inconvenience it has caused her.

Mrs G is concerned about her future relationship with BG and I think both parties need to ensure normal relations are restored.

my final decision

For the reasons I have given it is my final decision that the complaint is upheld and I require British Gas Insurance Limited to pay Mrs G £150 compensation for the poor service and upset she received.

British Gas Insurance Limited should contact Mrs G to re-arrange the appointment to fix her oven.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 18 September 2017.

Andrew Fraser
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