

## **complaint**

Mr S is unhappy with the service provided by British Gas Insurance Limited under the HomeCare policy he had with them.

## **background**

Mr S had a British Gas HomeCare policy, which included an annual boiler service. When arranging the 2018 boiler service, British Gas cancelled the appointment three times. This short notice caused Mr S frustration and inconvenience, as he'd also taken time off work for one of the appointments.

British Gas offered Mr S £30 as a gesture of goodwill, in light of the cancelled appointments. They say they sent this to Mr S by cheque, but he says never received it. He contacted British Gas, who re-sent the cheque and increased the offer to £40. As Mr S said he still hadn't received it, British Gas sent it a third time and increased the offer to £50. Mr S says he never received this cheque either.

Mr S brought his complaint to our service where our investigator looked into it. She checked British Gas was using the correct address – which Mr S confirmed. The investigator felt British Gas had done enough by sending the cheque on a number of occasions. Mr S disagreed. He said he still hadn't received the cheque, and he asked for further compensation. So the complaint was passed to me.

## **my findings**

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'm partially upholding it.

I appreciate Mr S must have been frustrated when the three appointments were cancelled and rearranged by British Gas. And it's unfortunate this occurred at short notice – I understand this would've been inconvenient for Mr S. Taking into account the impact the experience had on Mr S, I think the £50 now being offered by British Gas is fair and reasonable in the circumstances.

I understand British Gas sent Mr S a cheque on three occasions before the case came to our service. Mr S said he didn't receive any of these cheques – and British Gas have said the cheques were never cashed.

British Gas have also told us they sent a cheque to Mr S on two further occasions, while the complaint has been with our service. Again, Mr S has said he hasn't received these.

I've seen nothing which sheds any light on why the cheque isn't being received Mr S. There may have been problems with the postal service. But if there have been, this isn't something I can hold British Gas responsible for.

However, I do think British Gas could have done more here. As it was clear Mr S was having problems receiving the cheque, I think it's fair and reasonable for British Gas to issue Mr S the cheque via recorded delivery. This would be sufficient, in my mind, to show they had fulfilled their obligations around ensuring their gesture of goodwill payment gets to Mr S. And it would enable them to see where the cheque had been delivered – should Mr S say he still hasn't received it.

Mr S feels he is due further compensation for the overall experience he's had with British Gas. As I've explained above, I think £50 is fair and reasonable in recognition of the cancelled appointments. But Mr S has said he feels he should also be compensated for the hassle, calls and emails he's had to send following up this complaint.

Whilst I can appreciate it must've been frustrating to have to complain, unfortunately sometimes things do go wrong. But just because someone has made a complaint, or referred their complaint to the Financial Ombudsman Service, this doesn't mean they are due compensation. And complaint handling isn't a regulated activity in the Dispute Resolution Rules, which are set by the Financial Conduct Authority. We're only able to consider regulated activities - so compensation for bringing the complaint to us is not something I can consider.

### **my final decision**

I uphold this complaint.

British Gas Insurance Limited should send Mr S a £50 cheque by recorded delivery, if they have not done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 April 2019.

Artemis Pantelides  
**ombudsman**