

complaint

Mr L complains about the service he's received from British Gas Services Limited. He is represented by Mr C but I'll just refer to Mr L in this decision.

background

Mr L had solar panels installed by British Gas and as part of the installation he received a five year Home Electrical Care Guarantee. British Gas explained that the guarantee was added to Mr L's existing HomeCare policy.

Mr L complained to British Gas that he wanted a separate policy with a different account number to the existing HomeCare policy. He didn't believe he had sufficient documentation that showed he had the five year guarantee he'd been promised.

The adjudicator that looked into this case didn't think British Gas had done anything wrong. She explained that;

- The Home Electrical Care Guarantee was included in Mr L's HomeCare policy
- The guarantee was an 'add-on' to the policy and it wasn't being paid for separately and so was 'free of charge'.

Mr L didn't agree with the adjudicator and asked for an ombudsman to review his case.

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've only given a brief overview of what Mr L has said about British Gas. But I've focused on what is the heart of his complaint to us.

British Gas had to do certain things in respect of the information it gave to Mr L. And there are three that I think are particularly relevant;

- it should be clear, fair and not misleading,
- it should give evidence of cover, and
- it should give information about the price.

I've seen the policy booklet that includes details of the Home Electrical Care Guarantee, and a letter that was sent to Mr L, which shows;

- he had a HomeCare 200 policy,
- he had a Home Electrical Care Guarantee,
- the guarantee was due to end on 28 January 2020 (five years after installation), and
- the guarantee didn't cost anything.

On this basis I think British Gas gave Mr L appropriate and clear information about the guarantee, its cost and what it covered. This means British Gas did what it was supposed, and so I don't require British Gas to do anything more.

I've also considered what might happen if Mr L didn't have his existing HomeCare policy. In this situation I'd expect British Gas to confirm to Mr L in writing that his Home Electrical Guarantee would continue to its original expiry date on the same terms as illustrated in policy document he already had.

my final decision

My final decision is that I don't uphold Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 23 October 2015.

Sean Hamilton
ombudsman