

## **complaint**

Mr O complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

## **background**

A British Gas engineer attended Mr O's property at the end of April to deal with a leaking radiator. The engineer concluded the central heating system needed a powerflush.

British Gas sent Mr O a letter telling him his policy would be downgraded until this work was done. But it sent the letter by mistake to Mr O's tenant's address. And Mr O didn't see the letter, or realise his policy had been downgraded, until June.

Mr O wasn't happy with the response of British Gas to his complaint, so he complained to this service.

During our investigation British Gas offered Mr O compensation of £130 for its mistake in sending the letter to the wrong address. Our adjudicator thought £130 was fair compensation for the trouble and upset Mr O had experienced.

Mr O disagreed with the adjudicator's conclusions. So, the matter has been referred to me to make a final decision.

## **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 decided to partly uphold Mr O's complaint and I'll explain why.

Mr O's policy was previously merged with the policy of another member of his family by mistake, due to a British Gas system error. Mr O and the other member of his family were both compensated for this mistake, following a complaint to this service. But Mr O says his policy has still not been separated. And he hasn't been able to get help from British Gas with an issue about a broken window, as a result.

British Gas says if Mr O contacts it, his existing policy will be cancelled and a new one activated in his sole name. And he will then be able to arrange an appointment for an engineer to attend to deal with the broken window. I think this is reasonable.

Mr O says the British Gas engineer who attended in April damaged his central heating boiler. British Gas says it hasn't received a complaint about this matter. That issue can't be considered by this service until Mr O formally complains about it to British Gas and it has an opportunity to respond to his complaint.

British Gas shouldn't have sent the letter telling Mr O his policy would be downgraded to his tenant's address. As a result, Mr O didn't see the letter, or realise his policy had been downgraded for several weeks. And this caused him trouble and upset. But British Gas has offered him £130 compensation for its mistake and I think this is reasonable.

**my final decision**

I partly uphold Mr O's complaint against British Gas Insurance Limited. It must pay Mr O £130 compensation for his trouble and upset as a result of its mistake.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 15 February 2016.

Robert Collinson  
**ombudsman**