

complaint

Mr and Mrs C have said they're unhappy with the service provided to them by British Gas Insurance Limited (British Gas) after they needed to make a claim under their home care policy.

background

Mr and Mrs C have explained that in January 2018 they discovered they had no hot water at their property. So, they contacted British Gas to ask for assistance under their home care policy as it provides cover to fix problems with their boiler.

Mr and Mrs C have said they don't feel British Gas handled their claim reasonably. They've said;

- it took British Gas an unreasonable amount of time to attend their property after they first reported that their home had no hot water;
- that when an engineer did visit their home, they were told a heat exchange part needed to be ordered from British Gas' suppliers to repair the problem. But, when the actual repair was undertaken this part wasn't used. So, they feel the repair could've been carried out without waiting for this part to arrive.
- on one occasion they waited at home for an engineer to attend and repair their boiler. But the engineer didn't attend their property on the agreed date. They had to phone British Gas to chase this. The appointment was then rescheduled, and the repair was effectively carried out three days later.

Mr and Mrs C have said that because of the problems above they were without hot water for longer than they should've been. And they had to obtain hot water from friends and neighbours for this period of time, which was over two weeks.

British Gas initially apologised and offered Mr and Mrs C an amount of £30 as a gesture of goodwill. It later offered a further amount of £100 and an apology for the service Mr and Mrs C had received overall. Because Mr and Mrs C didn't agree with this amount they referred their complaint to this service for an independent review.

Our investigator decided to uphold Mr and Mrs C's complaint. She felt British Gas could've been more efficient when repairing the boiler. And she felt the customer service Mr and Mrs C received could've been better. So, she recommended British Gas pay Mr and Mrs C a total of £200 compensation (they had already received £30 of this) to recognise the inconvenience they'd experienced.

Mr and Mrs C accepted our investigator's opinion. British Gas explained it didn't agree with the compensation our investigator had recommended. It agreed its initial offer of £30 compensation didn't cover the *'full extent of the distress and inconvenience caused.'* But, it

felt that its offer to pay Mr and Mrs C a further £100 compensation – so the total amount paid to them was £130 was fair.

Because British Gas disagreed with the investigator's assessment this complaint has been provided to me to decide.

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've decided to uphold this complaint. I've explained my reasoning for this below.

I've looked at Mr and Mrs C's policy documents. And I can see they do have cover for repairs to their boiler. I understand this isn't in dispute, so I won't comment on this any further. But, Mr and Mrs C have raised concerns about the time it took for British Gas to provide this cover. So, I've needed to consider how long it took British Gas to attend Mr and Mrs C's home and carry out the necessary repair, and decide whether the time taken was reasonable.

To do this, I've considered contact notes provided to me by British Gas. And I've reviewed the information Mr and Mrs C have submitted about what happened. Based on this evidence, I do think that overall British Gas could've progressed Mr and Mrs C's claim and repaired the boiler quicker than it did.

British Gas has said it attempts to visit consumers as quickly as possible once an incident is reported – but that during winter months when resources are in high demand this may mean customers have to wait longer than at other times. And, it's said that this was the case in January 2018. I appreciate what British Gas said here. But, I have to look at the individual circumstances, and decide whether I think things were moved forward efficiently enough.

Mr and Mrs C did have to wait a couple of days for an engineer to attend their property. And once an engineer arrived and reviewed the boiler I'm aware new parts were ordered. So, before re-attending the engineer had to wait for the relevant parts to arrive.

But, I've looked at the notes from the engineer's first site visit. I can see this explains that the heat exchange needed a sonic clean (not replacing), and it mentioned that the boiler had a magnet filter. But, it didn't say the heat exchange, or any other parts, needed replacing. Despite this, new parts were ordered, and the engineer waited for this before re-attending to restore the hot water.

From looking at the site notes completed by the engineer, and what British Gas has told me, I can see the engineer didn't use the parts that were ordered. Instead, they carried out the work noted in the engineer's first report.

British Gas has said its first engineer generally undertakes a full review of the problem, and orders any parts they may need for the return visit to repair the issue. I understand this may be the case – and I can see why British Gas may do this in an attempt to save time.

But, in this particular instance, given Mr and Mrs C were without hot water for some time, I think it would've been reasonable for British Gas to attempt the repair the engineer initially suggested first, rather than waiting for new parts it may not have needed to arrive. So, I think it did cause avoidable delays in this instance. And I can see how being without hot water for an extended period would've been frustrating and inconvenient for Mr and Mrs C.

Mr and Mrs C have also said they experienced customer services problems. In particular, they've said that on one occasion they had an appointment with an engineer to repair the issues identified in British Gas' initial visit. But, the engineer didn't arrive. So, they had to call British Gas to find out what was happening. The next appointment wasn't until three days later. I'm satisfied this cancellation and re-scheduling of the repair appointment would've been upsetting, given it meant a further 3 days for Mr and Mrs C to go without hot water.

I've thought about the impact this delay had on Mr and Mrs C. And from what they've told me, I can see the situation was distressing for them. Given the above, I think a total amount of £200 compensation is a fairer reflection of the inconvenience caused by the delay in their hot water being returned, and for the poor customer service received.

my final decision

For the reasons given above, my final decision is that I uphold this complaint. I require British Gas Insurance Limited to;

- Pay Mr and Mrs C a further amount of £170, so the compensation paid to them is £200 in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 19 August 2018.

Rachel Woods
ombudsman