

## **complaint**

Mrs M complains about British Gas Insurance Limited's (BG) service under her Home Care insurance policy and that it handled her complaint about the claim poorly.

Mrs M will see that my decision is about her as a sole complainant, rather than a joint complainant with her husband as detailed in our investigator's correspondence. Mrs M is the sole policyholder and the correct complainant for my decision to be about.

Mrs M will also see that my decision is about a different part of the British Gas businesses than referred to in our investigator's correspondence. Mrs M's complaint is about service under a claim so BG is the correct business for my decision to be about, and it hasn't objected.

The changes to the complainant and business haven't altered the outcome of my decision.

## **background**

Mrs M has Home Care insurance with BG which includes kitchen appliance cover.

In mid-December 2018 Mrs M booked an appointment online with BG to have her oven repaired under the policy. The first available appointment was listed at 8 February 2019. Mrs M was surprised but as it was winter she thought there were more urgent matters BG had to deal with and she didn't want to make a fuss.

Mrs M says she found the wait very inconvenient as she has two children to cater for and had to change Christmas plans as she had no working oven.

Three days before the 8 February appointment BG tried re-arrange to 1 March 2019. Mrs M objected, it was too late to re-arrange her leave from work booked to cover the appointment and she'd waited long enough.

Eventually BG gave an appointment for 11 February. Mrs M called BG at 1pm that day as it hadn't attended. BG initially told her no one was available but an engineer came that day. Mrs M says it only took the engineer about 30 minutes to fix the oven and he said she should have only waited a couple of days for the repair.

BG accepted it had given poor service and offered Mrs M £50.

Mrs M complained to us. She said £50 wasn't enough and she wants a proper apology from BG. She said the BG representative who dealt with her complaint was unsympathetic and offered £50 just to close the complaint quickly. BG also told her that if she'd phoned to report the breakdown in December it would have attended sooner.

Our investigator thought BG should pay an additional £100 in compensation and send Mrs M a letter to apologise for its poor service.

Mrs M agrees to our investigator's recommendation. BG disagrees and wants an ombudsman's 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 uphold this complaint.

The policy says BG will carry out any repairs within a 'reasonable time'. I don't think eight weeks is a reasonable time to wait for an oven to be repaired.

On BG's booking form for an appointment Mrs M was asked to describe the reason she needed an engineer and Mrs M put 'oven not working'. BG said the comments aren't provided to the engineer until the day of the visit and it didn't know the oven wasn't working at all when Mrs M booked the repair.

However, from the evidence I've seen, Mrs M wouldn't reasonably have been aware that BG didn't know the problem until the appointment day.

BG also said Mrs M should have phoned for an earlier appointment if she didn't want to wait the two months. It is reasonable for consumers to mitigate their losses, in this case for Mrs M to try to reduce her inconvenience. I accept Mrs M's point that the online booking scheme doesn't say to call for urgent matters. But I think it would have been reasonable for her to have called BG to explain her situation was urgent and see if there was an earlier appointment, particularly as she was asked to wait such a long time.

However, I don't think Mrs M not calling means that BG gave reasonable service. Also, it accepted it gave poor service when offering Mrs M £50 compensation.

I've taken into account BG's handling of Mrs M's complaint about her claim. I've listened to the call recording. I don't think BG's complaint handler sounded like she was reading a script or was unsympathetic. Mrs M wasn't initially given a chance to speak about the points she wanted to raise before it made the offer so I understand why Mrs M feels she wasn't listened to then. However, later in the call she made her points to BG.

It's clear from the call that Mrs M was particularly upset BG cancelled the 8 February appointment. I understand why when she'd already patiently waited two months and had taken an unnecessary day's leave from work.

Looking at matters overall I think £100 compensation in addition to the £50 BG has already paid is a reasonable amount for Mrs M's distress and inconvenience caused by BG's poor service. I've taken the mitigation issue into account in my decision. I note Mrs M agrees the amount.

It's important to Mrs M to have a letter of apology from BG about its poor service and I think it should provide a letter.

## **my final decision**

I uphold this complaint.

I require British Gas Insurance Limited to:

- pay Mrs M £100 compensation (in addition to the £50 it's already paid) for her distress and inconvenience, and
- send Mrs M a letter of apology for its poor service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 5 July 2019.

Nicola Sisk  
**ombudsman**