

complaint

Mr W complains about the service he received from British Gas Insurance Limited under his appliance care insurance policy.

background

Mr W complained to BG about the service he'd received in relation to a fault with his washer/dryer.

BG offered Mr W £100 compensation. It later increased this to £170 and agreed to refund the cost of Mr W having his new appliance installed by a third party.

Our investigator thought Mr W's complaint should be partly upheld. And the compensation BG had offered him should be increased from £170 to £200.

Both parties disagreed with the investigator's conclusions. So, the matter's 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 W's complaint and to ask BG to increase the compensation it's offered him to £200. I'll explain why.

I see BG's acknowledged there were service issues in its handling of Mr W's claim. And it's agreed to pay him compensation and to reimburse his third party installation costs. But the parties don't agree with the £200 compensation figure suggested by the investigator. BG thinks its increased offer of £170 is sufficient, in the circumstances. Whereas Mr W doesn't think £200 adequately reflects the trouble and upset he's experienced and the costs he's incurred.

So, my decision concentrates on whether the suggested compensation of £200 is appropriate, in the circumstances.

Mr W says the appliance that was delivered and fitted, but not connected, wasn't a suitable replacement. And he says he was left to resolve the situation by arranging and paying for it to be connected.

Mr W also says as a result of this and the delays by BG, in addition to the £151.50 installation costs he's incurred around £60 dry cleaning costs and he's lost the use of the washing machine and the accompanying warranty period.

BG says it's offered Mr W £170 compensation. And it says it's agreed to refund his third party installation costs as a gesture of goodwill, because it says installation and amendments to the pipework aren't covered under Mr W's policy.

BG also says it thinks its offer's more than fair as the refund of the installation costs is classed as compensation. And it says this, together with the £170, is more than sufficient to recognise any delays on its part as result of the three broken appointments.

I acknowledge the points both parties have made. I've taken an overall view of what's happened, including the delays, the three missed appointments and the consequences for Mr W. And I think compensation of £200, together with reimbursement of the third party installation costs of £151.50 will fairly and reasonably compensate Mr W for the trouble and upset he's experienced, together with the costs he's incurred, as result of BG's poor handling of his claim.

So, I partly uphold Mr W's complaint on this basis.

my final decision

I partly uphold Mr W's complaint against British Gas Insurance Limited. It must pay him compensation of £200, including the £170 it's already offered him. And it must refund the £151.50 cost Mr W incurred having his new appliance installed by a third party.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 3 July 2017.

Robert Collinson
ombudsman