

## **complaint**

Miss S says that British Gas Insurance Limited mishandled a claim under a home emergency policy.

## **background**

Miss S has had a Homecare policy with British Gas for many years. This policy covers her boiler and central heating system. Miss S's boiler is of some age and since 1980 it's no longer been made. From 2009 British Gas has advised Miss S that her boiler should be replaced because of its inefficiency and the difficulty to get replacement parts.

In March 2015 Miss S made a claim as her boiler wasn't working and her electrics were tripping out. The problem needed both an electrician and a central heating engineer to attend. It took five days and at least three visits before British Gas told Miss S that her boiler had to be condemned because it couldn't get the part to fix it.

Miss S wasn't happy and complained to British Gas. She said that she didn't agree with British Gas and offered to find the part herself. As British Gas weren't able to service Miss S's boiler any longer it offered to refund the premiums for the central heating cover backdated to the last renewal of the policy as a gesture of goodwill.

Miss S complained to this service. Our adjudicator investigated Miss S's complaint and he recommended it should be upheld. He thought British Gas had offered Miss S a poor service and said he thought £200 in compensation on top of the repaid premiums would be fair.

British Gas made an offer of £100 compensation. It said it had tried to locate the part but been unable to do so. But it agreed that there had been two unnecessary visits and thought this was a fair settlement. Miss S didn't accept this offer and the complaint has been passed to me.

## **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 seen from Miss S's complaint form that she wants her boiler to be repaired and I appreciate why that is so important to her. But looking at the age of her boiler I'm not surprised that British Gas hasn't been able to find the part. So I don't think the decision by British Gas to condemn the boiler was unreasonable.

British Gas has agreed that it should've been able to tell Miss S sooner than it did that her boiler couldn't be repaired. So the issue for me to decide is what would be a fair amount of compensation.

I've seen that when British Gas's engineers were trying to sort out the problem with Miss S's boiler they told her she needed to employ a builder to access some wiring that was in the wall. They also told her they wanted to do a temporary repair with an electric cable running from her kitchen. Miss S refused to agree to this work, which would've been very disruptive and, as it turned out, a waste of time and money. Miss S also thought that any repairs would be covered by her policy.

Looking at the notes of what happened I think Miss S was given some confusing advice about the fault and the repairs that were needed. I think it's likely that this added to her distress. I also think that by repeatedly renewing her policy without telling Miss S clearly about the limitations of what British Gas could do with her boiler led to her having an expectation her boiler would be repaired. This wasn't fair.

I've seen that Miss S feels she should receive a larger sum in compensation than suggested by the adjudicator. But this service generally awards only modest sums for distress and inconvenience. I've also seen that Miss S hasn't had a working boiler for some considerable time but British Gas wasn't responsible for that.

So looking at the evidence and other awards made by this service I agree with the adjudicator that £200 compensation together with the repaid premiums is fair and reasonable. I'm upholding Miss S's complaint.

### **my final decision**

I'm upholding Miss S's complaint. I require British Gas Insurance Limited to pay Miss S £200 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 9 September 2016.

Jocelyn Griffith  
**ombudsman**