

complaint

Dr I complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Dr I made a claim under her 'Homecare' policy on 4 September when the fridge/freezer in her tenanted property broke down.

An engineer was booked for 5 September. British Gas contacted Dr I on that day and said it couldn't send an engineer, but it offered to pay for a new fridge/freezer instead. British Gas said it would contact Dr I on 7 September to arrange this.

After waiting until 3 pm on 7 September Dr I telephoned British Gas. During that call Dr I was told she'd have to pay the cost of installing the new appliance and disposing of the old one. British Gas also said it didn't have the same specification fridge/freezer available and it gave Dr I the option of buying a new one herself with e-vouchers and paying for the installation and disposal herself. Dr I did this and the new appliance was installed on 13 September.

Being unhappy with British Gas' response to her complaint about the service she'd received, Dr I complained to this service.

Our adjudicator thought Dr I's complaint shouldn't be upheld.

Dr I disagreed with the adjudicator'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 not to uphold Dr I's complaint and I'll explain why.

Dr I says British Gas had said it would call her between 8 am and 3 pm on 7 September, but it didn't. She says the earliest date for delivery of the new appliance was 13 September. So, her tenants had the inconvenience of being without a fridge/freezer for over a week. And it was a lot of trouble to arrange for the delivery and installation of the new appliance and the disposal of the old one.

Dr I also says she shouldn't have had to pay for the installation of the new appliance and the disposal of the new one herself.

British Gas says it had tried to contact Dr I on 7 September, but it hadn't agreed it would contact her before 3 pm. It says on 8 September it had offered Dr I a replacement appliance, on the basis that she would pay £10 for installation and another £10 if she wanted the old appliance removed. But this wasn't acceptable to Dr I.

Dr I's policy doesn't cover the cost of installing new appliances or disposing of old ones.

Delivery of the new appliance didn't happen until 13 September, but this wasn't due to British Gas. It was a matter between Dr I and the supplier.

British Gas has acknowledged it made mistakes in handling Dr I's claim. And it's offered her £80 compensation for her trouble and upset. I think this is reasonable. And I don't think it would be reasonable for me to ask British Gas to pay Dr I any more compensation.

my final decision

I don't uphold Dr I's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Dr I to accept or reject my decision before 8 April 2016.

Robert Collinson
ombudsman