

complaint

Mr H complains about British Gas Insurance Limited's (BG) poor workmanship and service when he made a claim under his Home Care insurance policy. My references to BG include its agents.

Mr H will see that my decision is against a different part of British Gas' business than our investigator referred to. BG is the insurer and the correct business for my decision to be about. The change of business hasn't affected the outcome of my decision.

background

On 31 October 2016 BG's engineer did an annual service on Mr H's central heating system. He spoke to the engineer about a leaking radiator and he thought a replacement had been arranged to be fitted on 3 November. The BG engineer who came that date didn't replace the radiator and another BG engineer did the replacement on 8 November.

On 27 November 2016 Mr H complained to BG about how the radiator had been connected and that it was leaking. BG didn't respond so he complained again on 5 December. On 6 January 2017 BG's representative went to Mr H's property to inspect its engineer's workmanship and agreed the replacement radiator had been poorly installed. On 15 February 2017 another BG engineer came to fix the problem. Mr H had previously raised with BG that a chemical solution needed to be added to the system when the radiator was replaced but he says the engineer didn't add the chemical solution. BG added the solution on 18 April after Mr H chased it for a response.

Mr H says he wants £500 compensation for the frustration and stress BG caused him and his family by its poor quality work, unnecessary delays and poor customer service.

Our investigator thought BG should pay Mr H £150 compensation for his distress and inconvenience.

Neither party agreed. BG thought £150 was too high. Mr H said he would accept £200.

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 partly uphold this complaint. BG should pay Mr H £150 compensation.

BG accepts its work was poor in replacing the radiator. It arranged for the faults to be fixed but Mr H had to wait three months between the installation and the repair. I think that's an unreasonable delay even taking into account it was during BG's busy winter period. In the meantime Mr H was left with a leaking radiator.

I also think there were some customer service issues around the chemical solution which Mr H had specifically asked to be replaced. Mr H has raised other matters such as the engineers taking longer to replace and fix the radiator than he understood they would take. But even if BG did give him a shorter timescale there's no evidence to show the time actually taken was unreasonable. I also think that generally BGs responded to Mr H's communications in a reasonable timescale.

BG has told us it accepts Mr H suffered a degree of inconvenience but it hasn't offered any compensation. I think some compensation is payable for Mr H's distress and inconvenience. There's no basis for me to award the £500 or £200 he's suggested. He's mentioned his family were inconvenienced by BG's actions, but even if that was so I can only award compensation for the effect on the insured, Mr H. There's no reason in this case for me to award compensation just because Mr H complained to us.

BG hasn't give any substantive reason why it considers the £150 our investigator recommended is too high and I think that's a reasonable amount.

my final decision

I partly uphold this complaint.

I require British Gas Insurance Limited to pay Mr H £150 compensation within 28 days of the date we tell it he accepts my final decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 27 April 2018.

Nicola Sisk
ombudsman