

complaint

Mr F complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr F reported a problem with his central heating.

British Gas attended and said parts were needed. It attended again the next day and said the boiler was dangerous and couldn't be repaired because required parts were no longer available.

Mr F wasn't satisfied with the service he'd received. And, being unhappy with British Gas' response to his complaint, he complained to this service.

During our investigation British Gas offered to refund Mr F three months' policy premiums, amounting to £85.17 for not informing him when his boiler was put on a reduced service list for parts. Our adjudicator thought this was fair compensation, in the circumstances.

Mr F 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 to uphold Mr F's complaint and award him compensation of £85.17. I'll explain the reasons for my decision.

Mr F says he's unhappy that British Gas left him without a working boiler. He says British Gas' offer is derisory and no compensation's offered for it leaving him without heating and hot water in January.

British Gas says Mr F's boiler was put on a reduced service list for parts in February 2015. It says since then it's attended in March 2015 to complete a repair and the annual service and in April 2015 to complete a repair. It says its records show its engineer recommended the boiler be replaced in April 2015. But they don't confirm if Mr F was ever told his boiler was on a reduced service list.

British Gas says Mr F's policy renewed in November 2015 and it would like to refund the three monthly premiums he paid between then and the claim in January 2016, which led to this complaint.

I think British Gas should've told Mr F as soon as his boiler was put on a reduced service list due to some parts becoming obsolete. If it had, he might have considered replacing it at a more convenient time for him, instead of being told in the middle of the winter that it couldn't be repaired because parts weren't available.

But British Gas did recommend him to replace his boiler in April 2015. And it's now offered to refund him three months' premiums between the renewal of his policy and the claim which led to his complaint. I think this is reasonable, in the circumstances.

Mr F has also complained about matters relating to British Gas quoting to replace his boiler. But they fall outside his insurance policy, so this service isn't able to consider them.

my final decision

I uphold Mr F's complaint against British Gas Insurance Limited. It must pay Mr F £85.17 compensation for his trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 1 July 2016.

Robert Collinson
ombudsman