

complaint

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

background

Mrs K reported a problem with her heating boiler. BG attended and it took a week and four appointments before the boiler was fixed.

Mrs K complained to BG and it offered her £80 compensation for the service issues she'd experienced in relation to arranging appointments.

Mrs K thought the compensation should be higher. So, she complained to this service.

Our investigator thought Mrs K's complaint shouldn't be upheld.

Mrs K 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 not to uphold Mrs K's complaint and I'll explain why.

Mrs K says she's particularly unhappy about the cost of having to take time off work for the various appointments. She says the first appointment involved missing overtime. And she says the second day involved taking more unpaid time off work.

So, she says she thinks the compensation BG pays her should be increased to reflect the cost of the time needed off work to give it access to her home.

BG says Mrs K reported the problem on 8 February 2017. And it arranged to visit her on 11 February between 12-6pm. It says it contacted Mrs K at approximately 5pm to advise her it was unable to visit due to emergency call outs in the area as it was prioritising visits to ensure its vulnerable customers had heat and hot water. And it says it visited Mrs K on 12 February and identified that parts were required to complete the repair.

BG also says a further visit was scheduled for 14 February. But Mrs K was stuck in traffic and unable to provide access, so the appointment was postponed until later in the evening. And it says its engineer arrived at approximately 8pm but was unable to complete the repair as it was going to take some time to fit the parts. So, it says its engineer returned on 15 February and completed the repair.

In addition, BG says it recognises that on two occasions appointments had been rescheduled without the full consent of Mrs K. And that it had an opportunity to repair the boiler more quickly than it did. So, it says due to this it provided a goodwill gesture of £80.00. And BG says it feels this fairly recognizes the distress and inconvenience caused to Mrs K.

I see Mrs K had to make several arrangements for someone to be at her home to give BG access to repair her boiler. I also see there were issues with appointment times from both parties. And I see the repair took a week to complete. But I don't think this was unreasonable, particularly bearing in mind the need to order parts.

BG's acknowledged the issues on its part in terms of arranging and keeping appointments and it's offered Mrs K £80 compensation. I note Mrs K thinks the compensation should more fully reflect the cost of lost work time as a result of the various appointments. But this service takes an overall view of the appropriate level of compensation in any particular circumstances. And we expect that some time will be needed to give engineers access to complete repairs.

Taking everything into account, I think the £80 BG's offered Mrs K fairly reflects the inconvenience caused to her by its acknowledged service issues in dealing with her claim. And I don't think it would be reasonable for me to ask it to pay her any more compensation, in the circumstances.

So, I can't uphold Mrs K's complaint.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 7 August 2017.

Robert Collinson
ombudsman