

complaint

Mr P complains about British Gas Insurance Limited's (BG) service under his Home Care insurance policy. My references to BG include its agents.

background

On 2 October 2017 Mr P contacted BG online saying his radiator valves weren't working and asking if they could be replaced under his policy. BG responded saying someone would get back to him in 3 working days. He didn't hear from BG until 27 October when it told him his request was being looked into and he was sent a similar email on 7 November. Mr P set a chasing email and on 30 November BG responded and asked Mr P if he would like to arrange an appointment. Mr P says he emailed available dates but BG didn't contact him. BG says it didn't get Mr P's email giving dates.

Mr P complains he hasn't received the service he paid his premiums for. He says he has two radiators that he hasn't been able to turn up in the very cold weather since October. He wants the valves fixed and compensation for the poor service.

Our adjudicator thought BG had given Mr P poor service. It should pay £100 compensation and contact Mr P as a priority to arrange an appointment to deal with his claim.

BG accepted it hadn't given Mr P reasonable service but it thought the recommended compensation was too high. It said during the winter months it concentrated on customers without heating and hot water and Mr P had both.

Mr P said he understood BG prioritised customers but as at 12 March 2018 BG still hadn't contacted him to make an appointment to fix his radiators.

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 uphold this complaint.

BG accepts it should have contacted Mr P sooner than it did to confirm his claim was covered under the policy and make an appointment. It has no record of receiving Mr P's email about available dates but I think it's more likely than not that Mr P sent the dates to BG as he wanted the radiators fixed. Also following Mr P's formal complaint to BG and then to us BG still hasn't contacted him to make an appointment. Even if BG disagreed with the compensation our adjudicator recommended it could have still contacted Mr P to fix a problem it's confirmed is covered by his policy, but it didn't.

Mr P's not been to turn up the two radiators for six months now and during that time there's been very cold weather. He's had discomfort and inconvenience. Mr P bought the type of cover given by the policy to avoid being in the situation BG's lack of action has caused. I understand BG prioritises customers but six months is an unreasonably long time for Mr P to have to wait.

I think £100 compensation for Mr P's distress and inconvenience is a reasonable amount. BG must also contact Mr P within the timescale I've detailed below to make an appointment to deal with his claim.

my final decision

I uphold this complaint.

I require British Gas Insurance Limited to:

- contact Mr P to make an appointment to deal with his claim within 7 days of the date we tell it he accepts my final decision, and
- pay Mr P £100 compensation for his distress and inconvenience with 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 P to accept or reject my decision before 23 April 2018.

Nicola Sisk
ombudsman