

complaint

Mr D complains that British Gas Insurance Limited is responsible for poor service in connection with a home emergency insurance policy.

background

Where I refer to British Gas I refer to the insurance company of that name and I include engineers and others for whose actions I hold that company responsible.

Mr D had a British Gas policy that covered repairs and an annual service.

Mr D and his partner were working full-time during weekdays with limited annual leave. So he tried to get British Gas to do the annual service at a weekend. He complained about the response he got.

Our adjudicator didn't recommend that the complaint should be upheld. He didn't think that British Gas had treated Mr D unfairly. Therefore the adjudicator was unable to recommend that British Gas provide a Saturday appointment.

Mr D disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- We're obviously just letting a huge corporate organisation bully its customers.
- British Gas should be able to supply staff on weekends to fulfil the boiler service requests.
- Unlike Mr D's media provider, British Gas isn't providing a service around customer needs.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr D took out the policy in October 2017. British Gas did a "first visit" on 23 February 2018 – a Friday.

The policy renewed in October 2018. I've checked the renewal letter and the policy terms. I can't see anything about whether annual services will be on weekdays or weekends.

I would expect British Gas to have some engineers working at weekends. But I would expect there to be fewer working at weekends than during weekdays.

Annual services are important. But I would expect British Gas to prioritise repair visits to customers who have no heating or hot water. That is a particular priority during the colder months of the year.

I would expect that when making an appointment British Gas would need a level of confidence in the availability of an engineer in a geographical area. I would expect it to manage foreseeable absence such as annual leave.

In February 2019, Mr D asked British Gas to arrange an annual service for a Saturday. British Gas said that it couldn't arrange a Saturday appointment within its 56- day booking calendar. British Gas did offer a two-hour slot during a weekday.

I accept that Mr D didn't want to use up any of his annual leave. And he didn't see why British Gas couldn't book an appointment on more than 56 days' notice. I accept that he has had Saturday visits from his media provider.

But I keep in mind the fewer British Gas engineers likely to be available at weekends and the priority of repairs. I also keep in mind the need to manage foreseeable absence. I can't say that a 56-day booking calendar is unfair to Mr D.

So I don't find that British Gas treated Mr D unfairly. And I don't find it fair and reasonable to direct it to do any more in response to this complaint.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct British Gas Insurance Limited to do anything further in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 6 January 2020.

Christopher Gilbert
ombudsman