

complaint

Ms L has complained about the way British Gas Insurance Limited dealt with a claim she made on her home emergency policy.

background

Ms L made a claim on her policy because her freezer wasn't working properly. A British Gas engineer attended and initially didn't find a fault but he adjusted the temperature. About a month later Ms L made a further claim. An engineer attended and said the freezer wasn't cold enough. He returned a few days later and added refrigerant to it.

About two months later Ms L reported that the freezer wasn't working properly again. She booked another appointment to have the freezer re-gased but when the engineer attended again he said this wasn't possible because of a faulty valve.

Ms L wasn't happy with British Gas's service. She said it should've diagnosed the fault sooner and not after five visits. She asked for an uplift to British Gas's contribution towards a new freezer. British Gas agreed to a 50% contribution instead of the 30% specified in its policy.

A couple of weeks later Ms L complained because she hadn't received the uplift. British Gas apologised this hadn't gone through and confirmed it would. It offered Ms L £30 as a goodwill gesture. It later increased this to £100. Ms L hasn't accepted this offer.

Ms L then complained to us. She said she wanted British Gas to acknowledge its mistakes. And she was also not happy British Gas discussed the claim with her sister without her permission. She said she initiated most of the contact with British Gas and was unhappy she didn't get letters British Gas said it had sent her. Our adjudicator didn't think the complaint should be upheld. She thought British Gas's offers to Ms L were reasonable. Ms L didn't agree and asked for an ombudsman's 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. Having done so, I don't think this complaint should be upheld.

Ms L is unhappy it took five engineer's visits for British Gas to diagnose a fault with her freezer and offer a contribution towards a new one. From what I've seen, the engineers who attended Ms L's property had initially managed to re-gas the freezer and get it to work, and it was working for around one month and then two months until it broke down again. So my understanding is that Ms L had a working freezer during most of the claim. British Gas increased its contribution towards the new freezer to 50% instead of the 30% as specified in its policy. In the circumstances and taking into account the number of engineer's visits it took to diagnose the fault, I think this is a reasonable offer.

Ms L wasn't happy that the uplift didn't go through initially. I appreciate this took a couple of weeks to go through. And it was only after Ms L complained to British Gas. British Gas made Ms L an offer of £100 to apologise for the inconvenience caused by the delay. I think this is reasonable in the circumstances.

Ms L said British Gas spoke to her sister about the claim without her authority. British Gas said it called the contact numbers Ms L had provided it with. It couldn't get through to Ms L but it got through to her sister on one of the numbers. Ms L said she only has one number and always has her mobile phone with her. Our adjudicator sent Ms L details of the numbers British Gas had for her. Ms L said she recognised two out of three. On balance, I think British Gas called one of the numbers given to it by Ms L. I think it's unlikely it got Ms L's sister's number by any other means. And I think it was reasonable for it to use contact details provided to it by its customer. But if Ms L is concerned about data protection she can get in touch with the Information Commissioner as this isn't something I'm able to look at.

Ms L also said she didn't receive two of British Gas's letters. From what I've seen British Gas re-sent those to her a few weeks later. I think this is reasonable and from what I've seen the delay didn't affect Ms L's claim in any event.

my final decision

For the reasons above I'm not upholding Ms L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 5 October 2016.

Anastasia Serdari
ombudsman