

complaint

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

Ms D is represented in this complaint by her son, Mr D.

background

Ms D complained to BG about this matter. And, being unhappy with its response, she complained to this service.

Our adjudicator thought Ms D's complaint shouldn't be upheld.

Ms D 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 not to uphold Ms D's complaint and I'll explain why.

Mr D says at around 9pm on 21 September 2017 his mother lost all electricity at her home. He says BG agreed to send an engineer, who arrived an hour or two later. He says after some confusion it was decided another engineer would need to attend. And he says he called BG around midnight to ask for a timeframe for the next engineer to attend, but BG wasn't able to give a timeframe because all its systems had gone down.

Mr D also says his mother then received a text message from BG saying an engineer would call the next day after 8am. He says he then called BG again and was told this was a mistake. And he says the engineer eventually visited around 1.30am, restored electricity to his mother's home and said a plumber's appointment was needed the next day to deal with the water leak that had caused the electrical fault.

In addition, Mr D says there was confusion over the payment of the excess charge of £60 under his mother's policy. He says he gave his card details to BG by phone, but his mother was later told she'd have to pay an excess. And he says it took BG several weeks to confirm whose account the excess had actually been taken from.

So, Mr D says, the service BG gave his mother in its handling of this matter was very poor in a number of respects. He says it's offered her compensation totalling £70. But he says he thinks it should pay more compensation to reflect the extent of trouble and upset she experienced and it should also waive the £60 excess it charged under her policy.

BG says it's apologised for the service issues Ms D experienced and it's offered her a total of £70 compensation.

I see Ms D's claim was recorded by BG at 21:31 on 21 September 2017 as a priority appointment. And I see the first engineer who attended wasn't able to remedy the problem. So, another engineer attended at 00:20, identified the cause of the electrical failure as being

a water-damaged socket under the sink, replaced it and restored electricity to Ms D's home. And I see a plumber attended on behalf of BG at 14.45 on 22 September and repaired the leak under the sink.

So, from what I've seen I think BG dealt with Ms D's home emergency within a reasonable timescale and in line with the terms of her policy, under which I see it's entitled to charge a £60 excess for each attendance. But I also see there were service failures by BG in the handling of the matter. And it's clear these caused unnecessary trouble and upset to Ms D.

However, BG's acknowledged these issues. It's apologised to Ms D and it's offered her a total of £70 compensation. I think this is reasonable and is in line with what this service would award in similar circumstances.

So, this means I can't uphold Ms D's complaint.

my final decision

I don't uphold Ms D's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 7 March 2018.

Robert Collinson
ombudsman