

complaint

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

background

Mrs S complained to BG about this matter. BG offered to pay her £180 compensation for the trouble and upset she'd experienced.

Mrs S was unhappy with BG's response to her complaint. So, she complained to this service.

Our investigator thought Mrs S's complaint should be upheld. He said BG should cover her interest payments for the new boiler she'd bought. And it should pay her a total of £350 compensation for the trouble and upset she'd experienced as a result of its poor handling of the matter.

BG disagreed with the investigator's conclusions. So, the matter's been referred to me to make a final decision.

I recently issued my provisional findings on this complaint. I said from what I'd seen I thought BG had given a clear explanation supported by technical evidence why Mrs S's boiler needed replacing and why the problems she experienced after this happened were unrelated to the need to replace the boiler. So, I was minded to conclude I couldn't uphold this aspect of Mrs S's complaint.

I noted there were numerous visits by BG to Mrs S's home during the period I'd referred to. I noted these involved a number of diagnoses that turned out to be wrong. I noted Mrs S was left without heating and hot water for a significant part of the period in question. And the information I'd seen indicated there were some missed appointments.

Mrs S had told us in some detail about the impact the situation had on her, including the adverse consequences for her health. So, I was minded to conclude the trouble and upset she experienced as a result of BG's actions was significant and prolonged. I noted BG had acknowledged there were service issues in the handling of her claim and it had offered her £180 compensation. But I was minded to conclude this didn't adequately reflect the extent of trouble and upset Mrs S experienced. And I was minded to conclude it would be reasonable for me to require BG to pay her a total of £500 compensation, in the circumstances.

So, I was minded to partly uphold her complaint on this basis.

This was different from the investigator's opinion, so I invited both parties to comment and provide any additional evidence for me to consider.

A copy of my provisional decision is attached and forms part of this final decision.

my findings

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

In response to my provisional decision Mrs S says she still insists BG damaged the flue during its visit on 5 January 2017. She says her boiler was once again taken apart to install a new burner. And she says she was appalled that qualified gas engineers were drilling holes in the flue to try and piece it back together with screws and bolts.

Mrs S clearly feels strongly about this matter and I've sympathy for her. But I remain of the view that BG has given a clear explanation supported by technical evidence why Mrs S's boiler needed replacing and why the problems she experienced after this happened were unrelated to the need to replace the boiler. So, I can't uphold this aspect of her complaint.

But I think the trouble and upset Mrs S experienced as a result of BG's actions was significant and prolonged. I don't think the £180 compensation it's offered her adequately reflects this. And I think it's reasonable for me to require BG to pay her a total of £500 compensation.

So, in these circumstances, I see no reason to change the conclusions set out in my provisional decision. And I partly uphold Mrs S's complaint on that basis.

my final decision

I partly uphold Mrs S's complaint against British Gas Insurance Limited. It must pay Mrs S a total of £500 compensation for the trouble and upset she experienced as a result of its poor handling of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 23 February 2018.

Robert Collinson
ombudsman

copy of my provisional decision

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BG disagreed with the investigator's conclusions. So, the matter's been referred to me to make a decision.

my provisional findings

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

I'm currently minded to partly uphold Mrs S's complaint and to require BG to pay her a total of £500 compensation for the trouble and upset she's experienced. I'll explain why.

Mrs S says on 26 December 2016 she noticed her hot water was running cold after a minute or two. She says she reported the problem to BG on 27 December and an engineer attended the next day. She says there followed numerous visits by BG and she says every engineer who attended thought it was a different problem.

Mrs S also says she was without heating and hot water for 10 days at the beginning of January. She says she had a new boiler fitted on 10 January by an independent contractor who gave her a loan to cover the cost. But she says due to continuing problems after the new boiler was fitted she doesn't think it was necessary and she thinks BG was wrong to tell her it needed replacing.

In addition, Mrs S says she suffered a great deal of trouble and upset as a result of BG's failure to diagnose the problem with her boiler correctly, despite numerous visits to her home and some missed appointments. And she says her health suffered due to the cold and damp conditions when she was left without heating and hot water in the middle of winter.

So, Mrs S says she wants BG to compensate her for the unnecessary expense of a new boiler, for the personal stress she's experienced and for the amount of her time that's been wasted in dealing with this matter.

BG says in recognition of the distress and inconvenience caused to Mrs S by the delays, multiple engineer visits and time spent without a working boiler it's offered her £180 compensation. It says it understands Mrs S feels it gave her wrong advice about needing a new boiler. But it says it advised her this was necessary because it wasn't able to repair her boiler flue, due to the required replacement part being obsolete.

Both parties have given us a lot of detailed information about the sequence of events between Mrs S first experiencing a problem with her heating system on 26 December 2016 and the matter being finally resolved on 21 January 2017.

From what I've seen I think BG's given a clear explanation supported by technical evidence why Mrs S's boiler needed replacing and why the problems she experienced after this happened were unrelated to the need to replace the boiler. So, I'm minded to conclude I can't uphold this aspect of Mrs S's complaint.

I see there were numerous visits by BG to Mrs S's home during the period I've referred to. I see these involved a number of diagnoses that turned out to be wrong. I see Mrs S was left without heating and hot water for a significant part of the period in question. And the information I've seen indicates there were some missed appointments.

Mrs S has told us in some detail about the impact the situation had on her, including the adverse consequences for her health. So, I'm minded to conclude the trouble and upset she experienced as a result of BG's actions was significant and prolonged. I note BG's acknowledged there were service issues in the handling of her claim and it's offered her £180 compensation. But I'm minded to conclude this doesn't adequately reflect the extent of trouble and upset Mrs S experienced. And I'm minded to conclude it would be reasonable for me to require BG to pay her a total of £500 compensation, in the circumstances.

my provisional decision

For the reasons set out above, but subject to both parties' responses to this provisional decision, I'm currently minded to partly uphold Mrs S's complaint against British Gas Insurance Limited. And I'm minded to require it to pay her £500 compensation for the trouble and upset she experienced as a result of its poor handling of this matter.

Robert Collinson
ombudsman