

complaint

Mr H complains about the poor level of service he received from British Gas Insurance Limited under a home emergency insurance policy.

background

Mr H has home emergency cover with British Gas, which includes cover for his home electrics. He called British Gas about an electrical fault. It agreed to come out that day. British Gas missed the first appointment, and when Mr H called it said its engineer would come out to Mr H's home that evening. He said the engineer didn't come again, so British Gas arranged for a visit first thing the following morning when the fault was fixed. British Gas later sent Mr H an invoice for the work. He complained.

British Gas accepted it had been at fault, although it said it had sent an engineer for the evening visit. It said it shouldn't have sent the invoice. It paid Mr H compensation of £120 in total for distress and inconvenience.

Mr H didn't think this was enough and came to us. He'd told British Gas his wife had been recovering from a serious illness and she had medication which needed to be kept in a working fridge. The engineer hadn't tried to contact him on his mobile number. He thought British Gas should be penalised and suggested it pay £1,500 compensation.

Our casework manager thought British Gas had paid Mr H a fair amount of compensation. She explained it wasn't our role to penalise British Gas for its error. Mr H didn't agree so the complaint's been referred to me.

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 think British Gas has taken reasonable steps to resolve Mr H's complaint so I won't require it to do anything more. I'll explain why.

It's not in dispute that British Gas made errors which meant Mr H's electrical fault wasn't fixed on the day he reported it. It was aware of his wife's vulnerable circumstances, and properly apologised for its poor service. British Gas also said sorry for sending the invoice in error, and cancelled it when Mr H called about it.

It's clear to me that Mr H suffered distress and inconvenience, and was upset at the impact on his wife of the delay in British Gas' visit. He shouldn't have had to make repeated calls on the day of the fault, or to ask about the invoice.

I understand Mr H strongly considers that £120 is inadequate, and I've carefully considered his reasons for that. He thinks British Gas should be punished.

As our casework manager has explained, I don't have a regulatory function. I don't penalise a financial business for making an error. Rather I consider what the business has done wrong and the impact that has had on the consumer.

I think British Gas properly accepted responsibility for its errors, apologised and offered compensation. Mr H and his wife were inconvenienced and fortunately were able to go to a neighbouring property, but of course this shouldn't have been necessary. I think British Gas did send out an engineer on the first evening. But I can also see why Mr H complained he wasn't contacted on his mobile number having told British Gas he'd left his house for a neighbouring one.

That said, British Gas did fix the fault within 24 hours, and corrected the glitch in its system which had caused the initial problem. I consider its apology together with the compensation of £120 it's paid Mr H for its accepted shortcomings is fair and reasonable in all the circumstances. This means I don't require it to do anything more to resolve this complaint.

my final decision

I don't uphold this complaint, in the sense that I consider British Gas Insurance Limited has already taken reasonable steps to resolve it. So I don't require it to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 March 2018.

Amanda Maycock
ombudsman