

complaint

Mr V complains about British Gas Services Limited's (BG) administration of his homecare policy. BG administers the policy on behalf of the insurer which is a separate part of the British Gas business.

background

Mr V paid to add cover for his gas fire to his policy. BG didn't add the cover to the policy and when its/the insurer's engineer attended Mr V to service the central heating he wasn't able to check the fire as it wasn't covered. BG refunded Mr V the gas fire cover premium and said it would send him £30 compensation for his inconvenience within 14 days. Mr V says he arranged for the gas fire cover to be added to the policy at the next renewal but that didn't happen.

Mr V complained to BG and then us that his policy renewal document in October 2017 didn't cover the gas fire and he hadn't received the £30 compensation. He wants his gas fire serviced and compensation.

BG said it understood Mr V would call it at the policy renewal to add the extra cover. It had tried to phone Mr V several times to discuss adding the cover but couldn't contact him. After he complained to us it sent him £50 compensation which was the £30 it had already offered and £20 for its poor communication.

Our investigator thought the compensation BG had paid was a reasonable amount for Mr V's inconvenience caused by its errors.

Mr V said his gas fire still hadn't been serviced and he didn't know what more he could do to get it done. He thought BG 'lied' to him as it wrote that he'd get the £30 within 14 days, which he hadn't and that the gas fire would be 'included on his policy' and it wasn't. He wanted an ombudsman's decision.

my provisional decision

I made a provisional decision explaining why I was intending to uphold this complaint. I said:

'There's been a misunderstanding between Mr V and BG about the gas appliance cover being added to his policy at the October 2017 renewal. The letter BG sent Mr V actually said that while one of BG's staff spoke to Mr V he was 'transferred to ... (another member of staff) so that you could have your fire included onto your policy'. From the conversation with its second member of staff BG understood that Mr V was going to contact it at policy renewal to add the gas fire cover. Mr V understood that having made it clear he wanted the cover BG would automatically add it at policy renewal.

When BG got Mr V's complaint its notes show it tried to call Mr V several times in November and December 2017 about adding the cover and couldn't get through. Mr V says he had problems with his phone. But BG didn't write to Mr V saying that he needed to contact it to arrange the cover. It just sent him a brief letter saying due to the problems he'd had with BG it was sending him £50. I think it would have been reasonable for BG to have explained to Mr V in that letter about how the problem had arisen and what he needed to do to get the cover added. If it had done the problem could have easily been resolved in December by Mr V calling it and making the additional payment for the cover. Instead Mr V's been increasingly frustrated by not having the cover he's been trying to arrange for many months.

To move things forward I suggest Mr V contact BG to confirm he wants the gas fire appliance cover and make the additional payment. BG must confirm to Mr V within 14 days of the additional cover being paid for that it has added the cover and if necessary liaise with the insurer to arrange a service for the gas fire within a reasonable timescale.

BG made a mistake in not sending the initial payment of £30 and paid Mr V an additional £20 for its overall poor service. I don't think that's enough. BG's poor communication has caused Mr V unnecessary frustration and inconvenience. From what Mr V's said he hasn't used his gas fire over the cold winter as he didn't want to use it unserviced. As I've said BG could have easily avoided Mr V being in that situation from December 2017, if not before. I think BG should pay Mr V additional £50 compensation (£100 in total)'.

responses to my provisional findings

Mr V accepted but said he doubted BG would do what I said it must do. BG didn't respond to my provisional 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.

As Mr V accepted and BG didn't respond to my provisional decision, for the reasons given in my provisional findings I uphold this complaint.

BG should pay Mr V additional £50 compensation (£100 in total). Once Mr V has confirmed to BG that he wants the gas fire appliance cover and made the additional payment BG must confirm to Mr V within 14 days of the additional cover being paid for that it has added the cover and if necessary liaise with the insurer to arrange a service for the gas fire within a reasonable timescale.

Mr V doubts BG will do the above. If it doesn't he can contact our investigator who will explain the next steps Mr V needs to take.

my final decision

I uphold this complaint.

British Gas Services Limited must:

- pay Mr V £50 compensation for his distress and inconvenience in addition to the £50 already paid, and
- confirm to Mr V that cover for the gas fire appliance is in place within 14 days of him paying for the additional cover and arrange for the appliance to be serviced in a reasonable timescale.

British Gas Services Limited must pay the compensation within 28 days of the date we tell it Mr V accepts my decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 11 June 2018.

Nicola Sisk
ombudsman