

complaint

Mr P complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr P complained to BG about it missing an appointment relating to a problem he was experiencing with his heating system.

BG acknowledged Mr P had experienced inconvenience as a result of it rescheduling an appointment and that there'd been a delay in it responding to his complaint. So, it offered him £60 compensation.

Mr P thought BG should reimburse what he'd paid a private engineer to deal with the problem. And it should acknowledge it had breached the terms of his policy and apologise for that. So, he complained to this service.

Our investigator thought Mr P's complaint shouldn't be upheld.

Mr P disagreed with the investigator'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 Mr P's complaint and I'll explain why.

Mr P says he reported the problem with his heating and hot water on 14 February 2017 and an appointment was arranged for a BG engineer to attend on 16 February between 8am and 6pm. He says he called BG for an update at 5.30pm on 16 February, as an engineer hadn't visited by then. And he says BG told him an engineer had cancelled the appointment at around 2.30pm.

Mr P also says he thinks by not telling him about the cancelled appointment for three hours BG breached the term of his policy requiring it to tell him as soon as possible if an appointment was cancelled.

In addition, Mr P says when he complained about the matter he was eventually offered a rescheduled appointment on 18 February. But he says he cancelled this appointment on 17 February because he'd had the problem fixed by a private engineer.

BG says it had to reschedule the appointment due to take place on 16 February as a result of unforeseen engineer demand. It says it called Mr P at 17.58 on 16 February to reschedule but his line was engaged. And it says the next available appointment was on 20 February, but because Mr P was unhappy to wait until then, a manager booked an appointment for him on Saturday 18 February. But Mr P cancelled this appointment on 17 February because he'd had the problem fixed by a private engineer.

BG also says the terms of Mr P's policy state that it will carry out any repairs or visits within a reasonable time unless something beyond its control makes that impossible – in which case it will let him know as soon as possible and give him another time when it can visit. And it says as it booked a new appointment for Mr P as a priority and offered it within a reasonable timescale it complied with the terms of his policy.

In addition, BG's given us information showing Mr P's original appointment on 16 February was dispatched for completion at 12.45, but returned as incomplete at 1pm. And it was dispatched again at 3.40 and returned as incomplete again at 3.55. BG says it wouldn't have known for certain at that stage that the appointment wouldn't go ahead that day. It says it's possible it could've been dispatched again and completed before the 6pm deadline.

From the information I've seen I think it's likely BG would've become aware the appointment needed rearranging at some point between 3.55 on 16 February and 17.58 when it says it attempted to call Mr P. So, I can't conclude BG could've let Mr P know earlier that it needed to be rearranged. And I don't think it breached the terms of his policy.

I note BG's offered Mr P £60 compensation for the inconvenience he was caused as a result of the appointment being rescheduled and for its delay in responding to his complaint. I think this was reasonable, in the circumstances.

So, for these reasons, I can't uphold Mr P's complaint.

my final decision

I don't uphold Mr P's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 6 November 2017.

Robert Collinson
ombudsman