

complaint

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

background

Mrs F complained to BG about the service she'd received from it in relation to her gas hob being condemned and requiring replacement.

Mrs F wasn't satisfied with BG's response to her complaint. So, she complained to this service.

During our investigation BG offered Mrs F £100 compensation for the trouble and upset she'd experienced.

Our investigator thought Mrs F's complaint should be upheld. She said BG should pay Mrs F a total of £200 compensation for the trouble and upset she'd been caused, including the £100 it had already offered her.

BG 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 to uphold Mrs F's complaint and I'll explain why.

Mrs F says her complaint to BG was originally about its delay in contacting the engineer who'd initially attended and told her BG had been able to find a replacement hob for another customer with the same model. And she says BG's now paid her a cash settlement to find a new hob herself, as it can't source a suitable replacement.

Mrs F also says she was left without a hob for four months. And she thinks BG should've been more pro-active in dealing with the matter.

BG says its appliance contribution team made initial contact with Mrs F on 22 March. It says the team tried to contact her again later that day by phone and by automated text message. And it says Mrs F didn't return that call, which resulted in her case being closed.

So, BG says it doesn't agree the increased compensation's justified.

Mrs F's acknowledged that she didn't return the last phone call BG made to her on 22 March. But I see from BG's records that following a conversation with Mrs F earlier that day the measurements for her hob were referred to its technical data team. And I see the note of the failed attempt to contact her later the same day doesn't indicate what, if anything, further was needed from her to enable BG to progress the matter.

So, even though Mrs F didn't respond to the missed call, I think it's clear BG still had an outstanding action on its part that wasn't followed up or fulfilled. The information I have also indicates there wasn't in fact anything further BG needed from Mrs F. And, in any event, I

think it's surprising that her case was then closed without BG sending her anything in writing about the matter.

It appears the circumstances I've described have resulted in a delay of an additional two months in Mrs F being able to replace her hob. So, I think compensation totalling £200, including the £100 BG's already offered her, fairly and reasonably reflects the trouble and upset she's experienced as a result of this situation. And I uphold Mrs F's complaint accordingly.

my final decision

I uphold Mrs F's complaint against British Gas Insurance Limited. It must pay Mrs F a total of £200 compensation for the trouble and upset she's been caused by its handling of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 21 August 2017.

Robert Collinson
ombudsman