

complaint

Mr and Mrs H have complained about British Gas Insurance Limited. They aren't happy about the delay in dealing with a claim under their homecare insurance policy.

background

Mr and Mrs H had a homecare policy with British Gas. They called British Gas as they had a problem with their water supply in July 2015. It took over six days to fix the problem and Mr and Mrs H were left without hot and cold water.

British Gas accepted that its service was poor and left Mr and Mrs H without water for a prolonged period. It did offer Mr and Mrs H hotel accommodation at this time but this wasn't convenient for them.

It went onto offer £500 compensation for the stress and inconvenience caused. But Mr and Mrs H thought the compensation level should be higher and so they complained to this service.

Our adjudicator looked at their complaint but didn't uphold it. Although he accepted that Mr and Mrs H had been treated poorly and that there had been delay. He thought that British Gas' offer of £500 compensation and an additional £80 for a separate issue regarding their annual service was reasonable.

Mr and Mrs H didn't agree. They thought that the level of compensation should be increased significantly and disputed that they have ever received the additional £80 compensation. So the matter has been passed to me for 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.

As it is accepted that British Gas provided poor service and delayed in dealing with Mr and Mrs H's claim I don't propose to rehearse the issues again. The only issue to look at is whether British Gas's offer of compensation is fair and reasonable in the circumstances.

It must have been very stressful and inconvenient for Mr and Mrs H to have been left without hot and cold water for six days in July 2015. They had to suffer a number of missed appointments and poor service while the necessary part was found.

I can see that British Gas did offer Mr and Mrs H hotel accommodation but they chose not to take this up. This was due to their personal circumstances, especially the care of their pets. I know that Mr and Mrs H have highlighted the costs that British Gas would have had to pay had they taken this option but that doesn't mean that it should pay compensation equal to those costs.

British Gas has accepted its errors and offered £500 compensation. I know that Mr and Mrs H would like more than double that amount but I think its offer is reasonable and in line with what this service would ordinarily make. This offer is made up of £50 a day, a £50 contribution to a carpet after a small leak and a payment for the general stress and inconvenience caused. I think that this is reasonable.

There was an additional £80 compensation paid to Mr and Mrs H as there was an error made in relation to their annual service. It appears that the details of the annual inspection were recorded incorrectly. British Gas has accepted its error and offered £80 compensation, again this seems reasonable to me.

Mr and Mrs H say that they haven't received this and that the £80 they did receive is in relation to a separate unrelated complaint. I think that this can be easily checked. So I ask British Gas to check its records and ensure that the payment made is for this error and is not in relation to another matter.

I know Mr and Mrs H won't be happy with my decision. But I think British Gas's offer of compensation is reasonable in the circumstances. It is along the lines of awards this service usually makes in these circumstances. This service isn't here to punish British Gas for its mistakes and its attempt to make amends for the clear stress and inconvenience it caused appears reasonable.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs H to accept or reject my decision before 15 March 2016.

Colin Keegan
ombudsman