

complaint

Miss A is unhappy that British Gas Insurance Limited cancelled her annual service appointment and the customer service she received after this.

background

Miss A had a service booked when British Gas called around half an hour before the appointment slot was due to end to cancel and rebook. It said there had been an emergency to deal with. Miss A wasn't happy with the late notice and the issues this caused her with time off work. British Gas offered £30 as compensation and a new appointment roughly two months later. Miss A wasn't happy with this and escalated her concerns within British Gas.

Later Miss A was given a different explanation about the cancellation. British Gas explained that her appointment was cancelled due to a backlog caused by bad weather and in view of the service she'd received the compensation offer was increased to £50. Miss A accepted this offer but it never materialised. Miss A made further calls trying to track down where her payment was and when nothing happened she request the amount be increased to £70 and the formal complaints process be followed. In the end it was discovered that bank transfer issues had occurred and when cheques (for £50 and £70 respectively) were sent instead these were made out in the name Miss A had noted on the policy, but her bank wouldn't accept these. British Gas increased its offer to £120 in compensation for the distress and inconvenience caused. Miss A remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She noted that Miss A probably could expect payments to be paid by bank transfer but British Gas hadn't specifically said this. Instead after reviewing everything British Gas increased the amount to £120 in total and as it now couldn't send bank transfers it sent two cheques. Our investigator didn't think the issue with the cheques merited any more compensation as British Gas used the name it knew Miss A by. Miss A didn't accept this and asked for her complaint to be passed to an ombudsman 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.

Listening to the telephone calls that took place between British Gas and Miss A I could sense Miss A's frustration with the process, with the chasing up she had to do and with the delays she encountered. I do think British Gas could've been clearer and acted more quickly to resolve the issues as and when they came up.

It seems logical to me that even though the initial attempts to pay the lower compensation awards directly to Miss A's bank account didn't happen she would've expected the further attempts to be done the same way. But I note in correspondence from British Gas as Miss A's customer service issues escalated there was confirmation that at least the extra £70 would be sent by cheque. I understand that Miss A may prefer not to receive the payment this way but that doesn't mean it's unfair.

British Gas told this service after Miss A's direct debit was cancelled its internal process meant it wouldn't make payments by bank transfer. British Gas said this was standard procedure and I think it's reasonable. Overall, based on the difficulties Miss A suffered with

British Gas I think the £120 compensation is a fair amount. As errors were made British Gas did reconsider and revise the offers it made to Miss A. The final review increased the amount to £120 in total which I think is a fair outcome.

my final decision

I don't uphold this complaint.

I make no award against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 1 March 2019.

John Quinlan
ombudsman