

## **complaint**

Mr U has complained about British Gas Insurance Limited. He isn't happy about the way it dealt with a claim under his homecare insurance. He also isn't happy that it sent a letter to a third party without his permission.

## **background**

Mr U had a problem in relation to his boiler and contacted British Gas. It attended his property on a few occasions and he was advised to have a powerflush as his system was clogged with sludge.

Eventually Mr U had to have the heat exchanger replaced on the boiler. Again he was advised that he needed a powerflush. But Mr U wasn't happy as he had arranged to have one done privately a few months earlier.

Mr U also complained that his premium had increased on his policy. British Gas explained that it had made a mistake and refunded £48. It also paid Mr U £30 compensation as a gesture of good will. Mr U also complained that British Gas wrote to a third party without his permission.

Our adjudicator looked at Mr U's case. He partly upheld Mr U's complaint. Although British Gas made a mistake in relation to Mr U's premium he thought that it had acted reasonably in refunding the premium and offering compensation. He also agreed that British Gas acted reasonably in advising that a powerflush was required. But he thought that British Gas should pay Mr U £100 compensation for the frustration caused by sending his details to a third party.

As British Gas didn't agree 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 Mr U hasn't commented any further I presume he accepts the position outlined by the adjudicator which I also agree with. I will explain why.

I don't think British Gas acted unreasonably in saying to Mr U that the system required a powerflush. I say this as it needed to replace his heat exchanger as it had been clogged up with sludge in the system. I think British Gas would've acted unreasonably if it didn't advise Mr U of its findings.

British Gas clearly made a mistake regarding Mr U's premium. But it has acknowledged its error, refunded the premium and paid him £30 compensation as a gesture of good will. By placing Mr U back into the position that he ought to have been and paying him a small amount of compensation I think it has acted reasonably.

Finally, I agree that British Gas should pay Mr U £100 compensation as it sent a letter to a third party concerning his policy. I know British Gas makes the point that the letter didn't provide any personal details to the third party or any details the third party wasn't already aware of. But it has acknowledged that it shouldn't have sent the letter and I agree that it

must have been frustrating and worrying for Mr U to have realised the letter was sent. So I think the fair thing to do is pay him £100 compensation.

**my final decision**

It follows, for the reasons set out above, that I uphold this complaint in part. I require British Gas Insurance Limited to pay Mr U £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 11 April 2016.

Colin Keegan  
**ombudsman**