

complaint

Mr and Mrs W are unhappy with the service they received from British Gas Insurance Limited when they made a claim on their 'Homecare' insurance policy.

background

Mr and Mrs W contacted British Gas when their boiler broke down in February 2018. They told us that British Gas failed to attend four appointments and were then told they weren't a priority. Mr and Mrs W ended up having to make their own arrangements for the boiler to be fixed. They told us that they didn't have hot water for around 12 days and had no heating for 2 days. British Gas also took a payment for the excess from Mrs W's bank account. Mr and Mrs W weren't happy with the attitude of the staff they spoke to and were frustrated that they'd had to take time off work.

British Gas agreed that Mr and Mrs W's complaint should be upheld as they had missed four appointments. They acknowledged that there had been laughter in the background when Mr and Mrs W spoke to a member of their staff. They paid £216 to cover the cost of the boiler being repaired by Mr and Mrs W's own engineer, refunded the excess charge and refunded two months of the insurance policy premiums. The final response letter says that Mrs W had been compensated £110 already for the trouble and upset caused and that a further £60 was offered, but rejected, by Mrs W.

Our investigator looked into the complaint. She was satisfied that Mr and Mrs W had experienced a lot of trouble and upset because of the experience they'd had. She agreed that it was fair that British Gas should refund Mr and Mrs W the cost of the excess and make a payment of £216 to cover the cost of the boiler repair. And she said that they should increase the total compensation for the trouble and upset to £350. She made it clear that this should not include the excess. British Gas said that they would increase their offer to £250. Mr and Mrs W didn't accept this and our investigator remained of the view that £350 was a fair amount for the trouble and upset caused. So I now need to make a 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.

British Gas has a responsibility to handle claims promptly and fairly. They also need to provide reasonable guidance to help a policyholder make a claim and appropriate information on its progress.

It's accepted that British Gas missed four appointments and that Mr and Mrs W were given mixed messages by British Gas about when they could expect to have their boiler fixed. It's also accepted that this meant Mr and Mrs W had to take time off work and arrange for the boiler to be repaired themselves. As I've outlined above British Gas has agreed to refund the excess, pay £216 to cover the cost of repairing the boiler and offered compensation for the trouble and upset.

So the real issue for me to decide in this complaint is whether £350 fairly reflects the trouble and upset they experienced as a result of what happened. I think that it does because:

- Mr and Mrs W both took time off work to wait in for four appointments that British Gas had arranged. I can completely understand their annoyance and frustration when the appointments didn't go ahead. So I think British Gas's failure to attend four appointments fell far below the standard of service Mr and Mrs W could have reasonably expected to receive;
- They were also given mixed messages about the appointments. Mr and Mrs W were very proactive about communicating with British Gas and I don't think British Gas extended the same courtesy to them, despite the fact that appointments were missed. I note that British Gas offered Mr and Mrs W compensation and gave feedback to the advisor because there was laughter in the background during one of the calls. So I can understand why this poor level of service added to Mr and Mrs W's frustration;
- Mr and Mrs W had to go to the trouble of arranging their own engineer to fix the boiler. Whilst this is something British Gas has paid for it was a further inconvenience to them that could have been avoided if British Gas had offered them a better level of service;
- As a result of the delays in fixing the boiler Mr and Mrs W were without hot water for around 12 days. That's a long time to be without hot water and I note that they also lost heating for a few days as well. I can understand why this would have been frustrating especially at that time of year.

putting things right

British Gas needs to put things right by:

- Paying a total of £350 compensation for the trouble and upset caused by poor service and four missed appointments (this is in addition to the refunds of the excess and the boiler repairs that I've outlined below).
- Refunding the excess of £60
- Refunding £216 to cover the cost of the boiler repair.

I understand that some payments have already been made. So any previous payments made to Mr and Mrs W can be deducted from the total figure.

my final decision

I'm upholding Mr and Mrs W's complaint against British Gas Insurance Limited and directing them to put things right in the way I've outlined above. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs W to accept or reject my decision before 5 August 2018.

Anna Wilshaw
ombudsman