

complaint

Ms T complains about British Gas Insurance Limited's (BG) service under her Homecare insurance policy. My references to BG include its agents.

background

Ms T's boiler broke shortly after its annual inspection. It broke down intermittently leaving her without heating or hot water. Ms T told BG about the problem. From BG's notes it took its engineers ten visits over three weeks before the boiler was fixed.

Ms T complains about: BG's engineers not staying a short while to wait for the boiler to stop working; engineers not ordering parts; engineers not arriving on time or not coming back when they said they would; BG only providing her with one fan heater and only after several engineer visits; BG not recording appointments on its system; BG not calling her back as promised; BG not taking into account her medical conditions that she'd told it about previously.

Ms T said as well as her distress and inconvenience caused by the above she missed various doctors appointments, missed a trip which she'd already paid for and paid for a market stall which she couldn't use because of waiting for BG. She also said she had a similar complaint with BG in 2017 when her boiler broke and she'd ended up in hospital because of her cold home and no hot water.

BG accepted it had given poor service and offered Ms T a cheque for £290 as compensation for her distress and inconvenience. Ms T thought that wasn't enough and complained to us.

Our investigator said BG should pay Ms T additional compensation of £110 (so £400 in total).

Ms T agrees. BG doesn't agree and wants an ombudsman's 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 uphold this complaint. BG must pay Ms T compensation of £400 in total for her distress and inconvenience. I'll explain why.

BG has pointed out that its engineers spent a lot of time at Ms T's property despite the boiler fault not being present when they arrived and replaced numerous parts to try to fix the problem. It also says its engineers don't always carry heaters with them and the policy doesn't say it will provide heaters. It doesn't guarantee to offer heaters but tries to provide them for vulnerable customers that have a complete loss of heating.

But BG accepted it gave poor service and I don't think its compensation offer of £290 was fair. Ms T had been clear to it that the problem with her boiler was intermittent so the likelihood was that as its engineers hadn't fixed the boiler it would turn off again. BG told our investigator Ms T's serious chronic illness was recorded on its systems in 2017. So although the policy doesn't say it will provide heaters it would have been reasonable for BG to identify Ms T as a vulnerable customer and provide her with a heater or heaters sooner than it did.

In at least one call BG told Ms T her medical condition wasn't on its system. BG's final response letter to Ms T said it had now ensured her condition had been highlighted on her profile for the future. So it appears that at the time her health requirements weren't fully taken into account.

Overall I'm satisfied that additional compensation of £110 is fair and reasonable to reflect the distress and inconvenience BG's poor service caused Ms T taking her particular circumstances into account.

Ms T says she didn't cash the £290 cheque from BG which has now expired. So BG should cancel that cheque and ensure Ms T receives £400 compensation in total.

my final decision

I uphold this complaint.

I require British Gas Insurance Limited to pay Ms T £400 compensation in total for her distress and inconvenience caused by its poor service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 11 October 2019.

Nicola Sisk
ombudsman