

## **complaint**

Mr J complains about the service he's received from British Gas Insurance Limited under his home care insurance policy and the contribution it's offering for a replacement kitchen appliance.

My references to British Gas Insurance Limited include its agent who dealt with the complaint.

## **background**

Mr J had kitchen appliance cover under his home care insurance policy with British Gas. He contacted British Gas as his dishwasher was broken. He's unhappy with the service it gave. In summary he says: it failed to keep an appointment; a new one had to be made causing ten days' delay; its engineer was unable to carry out a repair; it took another ten days for an engineer from the appliance's manufacturer to come who also couldn't repair the dishwasher; no one contacted him and when he phoned British Gas it told him the part was obsolete.

British Gas told Mr J that as it couldn't repair his dishwasher it had found a replacement and offered him a 30% contribution for the cost of a new one. Mr J wants a higher contribution.

British Gas said it hadn't missed an appointment. But it accepted its overall service wasn't to the level it would expect and offered Mr J £50 compensation. He would like £150 compensation.

Our investigator explained why he thought British Gas' offers of compensation and contribution were fair.

Mr J would like 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.

Mr J will see that my decision is against a different business than the investigator referred to in his opinion letter. British Gas Insurance Limited is the correct business for this decision to be about as the complaint is about service and an offer under Mr J's policy. British Gas agrees to the change. The change in business hasn't affected the outcome of my decision.

I'm not upholding this complaint and I'll explain why.

### *compensation*

British Gas accepts it could have given Mr J better service but I think its £50 compensation offer is fair. Looking at the points Mr J's raised there's no evidence from British Gas' records that it missed an appointment. When Mr J first called on 24 December the appointment was booked for 3 January and the engineer attended. And when that engineer couldn't repair the dishwasher the next engineer came about six days later. Mr J did have to call to be told the dishwasher couldn't be repaired and about the contribution offer. British Gas responded to Mr J's complaint within the eight weeks it had to respond although it accepts it didn't send him a letter explaining the timescales.

I understand Mr J's been frustrated but there's no basis for me to award him any more compensation than the £50 British Gas has already offered.

*contribution*

The policy terms say British Gas will pay:

*'A contribution towards a replacement if we can't repair (the appliance) or we decide it will cost less to replace than to repair it. We'll source the replacement from our approved supplier and make the following contribution based on their current retail selling price:*

- 100% if your appliance is less than three years old*
- 30% if your appliance is three years old or more.*

*You may use our contribution towards an alternative model of your choice from our approved supplier. There is no cash alternative'.*

Mr J's dishwasher was installed in 2002 so is about fifteen years old. For appliances over three years old British Gas needs to offer 30% of the appliance's current retail selling price which it's done. So its offer is fair.

I understand British Gas sent a cheque to Mr J for the £50 compensation although he says he didn't accept it. If Mr J now wishes to accept British Gas' fair offers for compensation and contribution he should contact it direct.

**my final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 4 September 2017.

Nicola Sisk  
**ombudsman**