

complaint

Miss L complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Miss L complained to BG about this matter. BG acknowledged the service Miss L had received wasn't satisfactory and it offered her £250 compensation.

Miss L was unhappy with BG's response to her complaint. So, she complained to this service.

Our adjudicator thought Miss L's complaint shouldn't be upheld.

Miss L disagreed with the adjudicator's conclusions. So, the matter's been referred to me to make 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.

I've decided not to uphold Miss L's complaint and I'll explain why.

Miss L's told us about many aspects of the service she received from BG that she's unhappy about. My decision concentrates on what appear to be her main grounds of complaint.

Miss L says she called BG about a leak under her sink and an engineer attended on 14 January 2017. But she says the leak wasn't fixed properly, so she had to call BG again and another engineer attended on 16 January. Miss L also says the leak still wasn't properly repaired and it took a third visit by BG on 27 March before the leak was eventually repaired.

Miss L also says the plumber who attended on 27 March told her he'd changed a pipe when this hadn't happened. She says the plumber mis-diagnosed a fault with a tap which she says meant she was without hot water in her kitchen sink from 27 March until 2 April, when a new tap was fixed. She says she had to make a number of phone calls to BG to arrange her boiler service appointment. And she says she didn't receive an apology from BG for a mistake that meant it failed to keep an appointment for an engineer to attend her home.

In addition, Miss L says BG's recently sent her a letter referring to her original complaint dated 14 January 2017. She says the letter refers to her previous address. And she says this letter's proof BG never told her at the time that it had closed her complaint.

So, Miss L says she wants BG to give her a full and honest apology as to why her complaint's taken months to resolve. And she wants compensation to reflect the hours she's put into this matter since January 2017.

BG says it certainly didn't offer Miss L an acceptable level of service and it's extremely sorry. And it says it's offered her a goodwill gesture of £250 as an apology for the poor service she's received.

Miss L clearly feels strongly about this matter and I've sympathy for her. It's clear there were a number of service failures by BG in its handling of her claims and her complaints. And it's also clear Miss L suffered trouble and upset as a result. But BG's acknowledged and apologised for this and it's offered her £250 compensation. I think this was reasonable. And I don't think it would be fair for me to ask it to make any further apology or pay her any additional compensation, in the circumstances.

So, for these reasons, I can't uphold Miss L's complaint.

my final decision

I don't uphold Miss L's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 14 December 2017.

Robert Collinson
ombudsman