

complaint

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

background

Mrs S complained to British Gas about its handling of repeated problems with her central heating boiler. And, being unhappy with its response, she complained to this service.

British Gas had offered Mrs S £100 compensation for the trouble and upset she'd experienced. And during our investigation it offered her a further £200.

Our adjudicator thought this was reasonable, in the circumstances.

Mrs S thought the compensation should be a total of £720. 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 to partly uphold Mrs S's complaint and to ask British Gas to pay her compensation of £300. I'll explain why.

Mrs S says over the last two years she's experienced endless problems with her boiler. And she says she's unhappy with the level of service she received from British Gas for the repair/diagnosis and the length of time it took.

Mrs S also says she had to take a lot of time off work for engineers' visits. And her house was too cold to bring her elderly relative round. In addition, she says her electricity bill will be extortionate because of the time the boiler wasn't working.

So, Mrs S says she would accept £720 compensation in full and final settlement of her complaint.

British Gas says its engineers attended Mrs S's property on 1 and 23 November 2016 and again on 1 December to repair Mrs S's boiler, which had repeated locking out issues. It says it replaced all parts recommended by its Technical Help Desk and the boiler's manufacturer. But it says the boiler still kept locking out intermittently. So, it says it called the manufacturer to the property. And, after inspection, it established the burner door was faulty and this was causing the lock out issues.

British Gas also says in recognition of the inconvenience caused to Mrs S by the multiple visits it offered her £100 compensation, which she declined. And it says it felt this was reasonable as it had attended each time Mrs S's boiler failed and it employed the manufacturer at its own cost.

I've seen a report by the manufacturer of Mrs S's boiler, which was made following its inspection. And I see the manufacturer said it found the wrong boiler door fitted. And that this led to damage and callout repairs. I also see British Gas wasn't able to confirm if its engineer had fitted the wrong combustion door.

I acknowledge Mrs S suffered considerable inconvenience due to the repeated callouts to deal with her boiler. And I've sympathy for her. British Gas isn't able to confirm whether it fitted the wrong combustion door. And I don't have enough information to conclude that it did. But I note British Gas has now offered Mrs S a further £200 compensation, bringing the total to £300. And I think this fairly reflects the trouble and upset she's experienced as a result of its poor handling of her claim. So, I partly uphold her complaint.

my final decision

I partly uphold Mrs S's complaint against British Gas Insurance Limited. It must pay her a total of £300 compensation for the trouble and upset she's experienced as a result of its poor handling of her claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 22 May 2017.

Robert Collinson
ombudsman