

complaint

Miss C complains about the service she received from British Gas Insurance Limited under her appliance care insurance policy.

background

Miss C phoned BG in April 2017 to report a problem with her washing machine. She later complained to BG about the service she'd received.

BG offered Miss C £20 compensation.

Miss C didn't consider this to be adequate compensation, so she complained to this service.

Our investigator thought Miss C's complaint shouldn't be upheld.

Miss C disagreed with the investigator'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 C's complaint and I'll explain why.

Miss C says when she phoned BG, the adviser didn't check the cover under her policy. She says this wrongly led her to believe her washing machine was covered. And she says it was only when she was put through to the servicing team that she was made aware the policy didn't cover a washing machine repair.

Miss C also says the £20 compensation BG's offered her isn't enough for two weeks without a washing machine.

BG says it's clear from Miss C's call that she was seeking assistance in respect of a washing machine. But it says rather than checking to ensure this appliance was covered, its adviser accepted her position and arranged to transfer her to the team who would make an appointment. And it says it was only when Miss C was connected to this team that the lack of cover was clarified.

BG also says it agrees it let Miss C down in terms of the service it gave her. So, it says it's offered her £20 compensation for the issue she experienced.

In addition, BG says a renewal letter's sent to Miss C each year before the renewal date for her policy, confirming her product holding. And it says the renewal letter sent to her in January 2017 clearly shows she holds kitchen appliance cover for a ceramic hob, dishwasher, oven, fridge and freezer, but not for a washing machine.

I can understand Miss C's annoyance about being left without a washing machine for two weeks. But I think the information BG sent her before her policy renewal clearly identifies the appliances covered. And they don't include her washing machine. So, I don't think it would be reasonable for me to hold BG responsible for that situation.

I acknowledge it will have been frustrating for Miss C to be given the impression at first during her call to BG that her washing machine was covered and then later to be told it wasn't. But I see the correct position was confirmed during the same call. And BG's acknowledged Miss C received poor service and it's offered her £20 compensation. I think this was reasonable. And I don't think it would be fair for me to ask BG to pay Miss C any more compensation, in the circumstances.

So, I can't uphold her complaint.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 7 September 2017.

Robert Collinson
ombudsman