

complaint

Mr P has complained about British Gas Insurance Limited. He isn't happy with the service it provided under his home emergency policy.

background

Mr P isn't happy that he received his renewal documentation 33 days before the service plan was due to expire, when he should have received it 35 days before; that he had issues with his direct debit payment; and difficulty booking his yearly service for his boiler.

British Gas acknowledged Mr P's points. It explained that there had been a system error which caused a delay in its renewal process; that Mr P's service was undertaken within the contracted year; and it acknowledged the issues regarding the direct debits and inaccuracies within its correspondence. It offered Mr P over £200 compensation, including premium discounts, in acknowledgement of the things it got wrong and because of the poor service.

As Mr P remained unhappy he complained to this service. Our adjudicator considered his complaint but didn't uphold it. Although she accepted that British Gas had got things wrong she thought its offer of compensation was reasonable. Mr P didn't agree. He wanted punitive action or enforcement taken against the business. So the matter has been passed to me for a final decision.

my findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

As the adjudicator explained it's not our role to punish businesses if they get something wrong. But we can consider individual complaints with the aim of putting consumers back into the position they ought to have been but for the business's error.

In this instance it is clear that British Gas's systems failed and weren't as robust as they should've been. But it has acknowledged this in its communications with Mr P and this service. There isn't a need to punish British Gas but I am pleased to see that it took steps to compensate Mr P and to explain how things went wrong. I know Mr P feels that this isn't enough but I'm not sure what else British Gas can do in this instance.

I know my decision will come as a disappointment to Mr P but I feel that British Gas has taken reasonable steps to put things right. Its compensation offer is above the awards that this service generally makes in relation to similar complaints and I can't take enforcement action against British Gas.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr P to accept or reject my decision before 18 December 2015.

Colin Keegan
ombudsman