

complaint

Mr and Mrs C say British Gas Insurance Limited failed to correctly repair their central heating system resulting in some damage to it.

background

I recently sent a provisional decision to Mr and Mrs C and British Gas. I said that I didn't think British Gas had offered enough compensation to reflect the stress and inconvenience they'd suffered as a result of what had happened. So I increased the amount to £500 (from £224). Mr and Mrs C accepted my provisional but British Gas simply said it had nothing to add. If British Gas actually accepted my decision it would have been helpful to say so.

I gave a detailed background of the circumstances that led to Mr and Mrs C's complaint. So I'll just give a brief overview here. Mr and Mrs C had reported a number of faults with their boiler to British Gas. Repairs were carried out but some concerns were made about an engineer's visit to look at solar panels that were linked to the heating system. Mr and Mrs C ended up getting their own contractor to look at things and British Gas accepted the report and agreed to refund some of the cost (£276) Mr and Mrs C had paid. And to recognise the inconvenience British Gas offered £224 compensation

my findings

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

There were a number of repairs to the boiler including a pump being replaced twice and a new burner gasket being fitted. I think it was right that British Gas offered to pay the contractor's costs that would have been covered by the policy.

So the next question is whether compensation of £224 is fair? Mr and Mrs C have been consistent and persuasive in the history of their contact with British Gas. They've listed many occasions where engineers weren't familiar with their boiler so repairs took longer and didn't last very long before something else went wrong. And there were short periods where the boiler was out of use. I accept some of this was due to the availability of parts. But I do think the lack of engineers familiar and able to work competently on the boiler was very distressing and frustrating to Mr and Mrs C.

Mr and Mrs C said they were with British Gas previously but that their custom ended because of problems with being able to work on the boiler. They said they only went back because British Gas assured them that their engineers were trained to the highest standard and could work on any boiler. But in my view it seems British Gas found it a big challenge to work with the boiler and they've said nothing to reassure or even challenge this part of the complaint. So I don't think £224 compensation is enough. The number of return visits and the lack of skill and familiarity to work on Mr and Mrs C's boiler caused them a substantial amount of stress, inconvenience and worry for more than a year and on a number of occasions. And so £500 more fairly reflects the poor service.

my final decision

My final decision is that I uphold this complaint. I require British Gas Insurance Limited to pay Mr and Mrs C a total of £500 compensation. This is separate to the refund of the contractor's fee that British Gas has already offered. The total amount British Gas needs to pay is £776 (less any amount already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 5 October 2015.

Sean Hamilton
ombudsman