

complaint

Ms A complains about a poor response by British Gas Insurance Limited ("BGI") when she called on it under her home emergency insurance policy after her central heating boiler broke down.

background

At 6.00 am on 1 March 2018, Ms A found that her central heating boiler had stopped working leaving her without heating and hot water. At 6.30 am she phoned BGI. A recorded message said she could have an engineer visit on Saturday 3 March, or could hold to speak to an adviser. Hoping for an earlier visit she continued to hold. After an hour and a half she was cut off.

She called back repeatedly that morning before she was able to speak to someone. By then all the Saturday visits had been taken and the earliest appointment was Tuesday 6 March 2018. The adviser said that if Ms A could find a suitably qualified engineer to come and attend to the breakdown it would refund the cost up to £199.

Ms A didn't feel confident about finding a repairer who met BGI's requirements. So she accepted the Tuesday appointment. BGI's engineer duly came and repaired the boiler. Ms A complained to BGI about her experience, and in particular about:

- being kept on hold for an hour and a half and then cut off;
- having to wait for five days for an engineer to attend during one of the coldest periods of the year without heating and hot water; and
- the service she had received after paying for BGI's top of the range emergency cover.

BGI accepted her complaint and apologised to Ms A. It said her breakdown occurred during a period of exceptionally extreme weather. This meant there was an increase in calls for its services and a reduction in the number of its staff able to come to work. This affected the performance of both its call centres and its engineers.

BGI said it had given Ms A the option to employ a third party to complete the repairs. And as compensation it had paid her £50 by bank transfer, and sent her a further cheque for £35. Ms A didn't think this was sufficient in the circumstances. She said waiting to speak to BGI on 1 March to get an appointment meant she suffered £126 in lost wages.

Our investigator recommended that this complaint should be upheld. He said he understood that the weather had been particularly bad at that time, but Ms A was paying for home emergency cover for just this reason. He thought that having to wait for five days for her heating and hot water to be restored would have caused her a lot of distress and discomfort. And he understood that arranging for an engineer to attend was something Ms A thought she paid BGI to do.

Although Ms A might have been delayed and stressed by BGI's poor performance, he couldn't say this meant she couldn't go to work at all that day. So he couldn't ask it to compensate her for a day's wages. But he thought it should pay her £250 (inclusive of what it had already offered her) as compensation for the five days she spent without heating and hot water, and the stress and inconvenience BGI had caused her.

BGI responded to say, in summary, that it agreed the level of service it had provided fell below the standard it aimed to achieve. It received vastly more calls than usual during the bad weather, and its staff were also hampered by this weather in trying to carry out their duties.

It thought the compensation it had offered was reasonable and didn't agree that it should pay the increased figure the investigator had recommended.

my findings

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

BGI has explained why it was unable to deliver the standard of service Ms A had paid for and was entitled to expect. However the fact remains that this failure caused Ms A distress and inconvenience both in trying to arrange for an engineer's visit and in the five days she was without heating and hot water during the very cold weather.

I agree that BGI should compensate her for this, and it's fair and reasonable that it pays her £250, inclusive of the compensation it has already paid or offered her.

my final decision

My decision is that I uphold this complaint, and order British Gas Insurance Limited to pay Ms A compensation of £250, inclusive of the compensation it has already paid or offered her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 8 March 2019.

Lennox Towers
ombudsman