

complaint

Ms and Mr G complain about the service they received from British Gas Insurance Limited under their home emergency insurance policy.

background

Ms and Mr G reported a problem with their central heating. They later complained to BG about the service they'd received.

BG acknowledged the service Ms and Mr G had received wasn't satisfactory. And it offered them £375.01 compensation, including one month's gas bill of £65.01.

Ms and Mr G thought the compensation should be much higher. So, they complained to this service.

During our investigation BG offered Ms and Mr G a further £330 compensation, making a total of £705.01.

Our investigator thought this was fair and reasonable compensation for the service issues Ms and Mr G had experienced.

Ms and Mr G disagreed with the investigator's conclusions. They thought the compensation should be higher. 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 Ms and Mr G's complaint and to ask British Gas to pay them compensation totalling £705.01. I'll explain why.

Ms and Mr G say they would've expected the compensation offered to give a more specific breakdown of how it was arrived at and would've taken into consideration in a more detailed way the problems and inconvenience caused as a result of BG's actions. They say BG admitted to some failures at a later stage after it'd offered the compensation which they say means it clearly hadn't been taken into account when BG made its offer.

Ms and Mr G also say given their problem took 139 days to resolve, including 58 consecutive days without heating and hot water, even without looking at the details of the trouble and upset they experienced, this compensation level appears derisory, amounting to only a few pounds per day.

In addition, Ms and Mr G say in relation to submitting electricity costs, they were unable to extrapolate this information as they had only estimated bills based on the previous year.

So, I partly uphold their complaint on this basis.

my final decision

I partly uphold Ms and Mr G's complaint against British Gas Insurance Limited. It must pay them a total of £705.01 compensation for the trouble and upset they experienced as a result of its poor handling of their claim and their complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms and Mr G to accept or reject my decision before 9 February 2018.

Robert Collinson
ombudsman