

complaint

Mr G complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr G complained to BG about this matter.

BG offered Mr G £200 compensation.

Mr G thought the compensation should be much higher, so he complained to this service.

Our investigator thought Mr G's complaint should be partly upheld. And the compensation BG had offered him should be increased to £300.

Both parties 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 to partly uphold Mr G's complaint and to require BG to increase the compensation it's offered him to £300. I'll explain why.

Mr G says he started having problems with his boiler on 19 March 2017. He says BG attended on 19 and 23 March and on 21 and 22 April before his boiler was repaired. And he says he was without heating and hot water throughout that time.

Mr G also says the weather during this period was cold and he had to continually carry kettles of boiling water up a flight of stairs to get washed. So, Mr G says he claims compensation of £2,990 from BG for the situation, which he says resulted in him suffering discomfort and anxiety over a prolonged period.

BG says it carried out repairs to Mr G's boiler on 19 and 23 March 2017. It says it had left the boiler working on 23 March. And it says in a letter it received from Mr G on 4 April, he said he phoned and tried to speak to a service manager on 31 March to let him know the boiler wasn't working. BG says it's sorry the service manager didn't call Mr G back, but it says he could've called its Freephone home emergency number and it would've arranged for an engineer to visit.

BG also says it called Mr G on 5 April and followed this up with an email when it wasn't able to reach him. It says Mr G didn't then make any contact with it until 18 April. And it says it was reasonable to expect he would get in touch quickly if he was still experiencing issues with his boiler.

BG also says it's offered Mr G £200 as a goodwill gesture in recognition of the distress and inconvenience caused by being without heating and hot water for a three week period. And it says it believes this is fair and reasonable.

The information I've seen indicates the problem with Mr G's boiler could've been resolved sooner if it had been correctly identified on the first visit. I see he was given wrong advice that his boiler needed replacing because the parts were obsolete. And I think it's clear he suffered trouble and upset as a result of being left without heating and hot water. But I think BG made reasonable attempts to contact him on 5 April, so I don't think it can be held responsible for the later delays in resolving the matter.

I see BG's acknowledged Mr G experienced poor service in the handling of his claim and it's offered him £200 compensation. But I think this should be increased to £300 to reflect the trouble and upset he experienced as a result of the length of time BG was responsible for him being without heating and hot water.

I acknowledge Mr G thinks the compensation should be much higher, but £300 is in line with the approach this service takes in situations of this nature and I think it is fair and reasonable in the circumstances.

So, I partly uphold Mr G's complaint, on this basis.

my final decision

I partly uphold Mr G's complaint against British Gas Insurance Limited. It must pay him compensation of £300, including the £200 it's already offered him, for the trouble and upset he experienced as a result of its poor handling of his claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 22 January 2018

Robert Collinson
ombudsman