

## **complaint**

Mrs H complains about the way British Gas Insurance Limited has handled her Homecare 200 insurance policy.

## **background**

Mrs H's husband was the original policy holder for the Homecare Insurance policy with British Gas. Mr H sadly died over eight years ago and Mrs H transferred the policy in to her name.

In May 2015 Mrs H received a letter from British Gas addressed to her husband about the annual service of her boiler. Mrs H was understandably upset and contacted British Gas to complain. British Gas apologised and told her that it had sorted out the problem with the account.

In June Mrs H received another letter addressed to "The Estate of Mr H". Mrs H complained to British Gas and asked for a letter of apology from the Managing Director as her name appeared on both letters.

But British Gas organised for a letter to be sent to Mrs H from the Area Customers Relations Manager. This manager is more senior. In the letter it also explained the letters were automatically generated. British Gas offered Mrs H £30 in compensation as a gesture of goodwill. Mrs H refused the offer. She said she wanted the letter of apology from the person who sent the letters and did not want any financial compensation. Mrs H complained to this service.

Our adjudicator investigated the case. He recommended that Mrs H's complaint was upheld. He felt a compensation payment of £250 was reasonable for the distress and inconvenience suffered by Mrs H. British Gas disagreed. It said that Mrs H hadn't wanted any financial compensation. She had wanted a letter of apology which it had sent her. It was British Gas' practice to send letters from senior managers when answering serious complaints. The complaint has been passed to me.

## **My findings**

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

British Gas has agreed the letters shouldn't have been sent to Mrs H and apologised. Mrs H is adamant that the person who sent the original letters should provide her with a personal apology. I can understand her point of view but I am satisfied that there wasn't any intention to cause Mrs H upset and a senior manager at British Gas has apologised. If British Gas doesn't think it needs to get the manager concerned to apologise personally then I don't think that a forced apology will have any meaning. I therefore don't intend to direct that this manager also write to Mrs H to apologise.

Although, as British Gas says Mrs H didn't ask for any additional compensation, it is appropriate that we consider whether the compensation offered was reasonable.

Mrs H was upset to get the first letter in her husband's name. She then received a second only a short time later having told British Gas how upsetting she had found it. I don't think

£30 was a reasonable offer in light of the distress Mrs H was caused. Mr H had passed away several years before and I think Mrs H would've been quite shocked to receive a letter for him from British Gas. Especially since it had been told at the time of his passing and the policy re-arranged to be in her name.

I'm upholding Mrs H's complaint and consider a compensation payment of £250 to be reasonable.

**my final decision**

For the reasons given above, I'm upholding Mrs H's complaint.

British Gas Insurance Limited is to pay Mrs H £250 for the distress and inconvenience caused to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 4 January 2016.

Jocelyn Griffith  
**ombudsman**