

complaint

Ms B complains about the service she received from British Gas Insurance Limited under her appliance care insurance policy.

background

Ms B reported a problem with her fridge freezer to British Gas. She wasn't satisfied with the handling of her claim. And, being unhappy with British Gas' response to her complaint, Ms B complained to this service.

Our investigator thought Ms B's complaint should be partly upheld. And the compensation British Gas had offered her should be increased from £100 to £250.

Ms B 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 B's complaint and to ask British Gas to increase the compensation it's offered her to £250. I'll explain why.

Ms B says since the problem with her fridge freezer first developed in October 2014 she's lost a lot of money on food wasted due to the fault recurring and she's suffered loss of income due to the number of appointments to repair it. Ms B also says British Gas missed a number of scheduled appointments.

British Gas says it apologises for the inconvenience Ms B experienced as a result of it having to reschedule several appointments for its engineers to attend. And it says it's offered her £100 compensation. British Gas also says it's not able to obtain the part needed to repair Ms B's fridge freezer. So, it's offered her a voucher for £390 as a contribution towards a new fridge freezer from its approved supplier.

I see British Gas initially offered to pay for a new fridge freezer when it became clear the existing appliance couldn't be repaired. But I understand the parties couldn't reach agreement about what would be an equivalent model. So British Gas has offered to make a contribution of £390 instead. I note this represents around 70% of the cost of the new fridge freezer Ms B's bought. And I see under her policy British Gas is only required to contribute 30% towards the cost of a new appliance in these circumstances. So, I think this offer is reasonable.

I note Ms B's now bought a new fridge freezer from an alternative supplier. But I understand she can use the voucher to buy or contribute to the cost of other appliances from the relevant supplier.

Ms B clearly experienced inconvenience as a result of having to arrange and be present at a number of appointments when British Gas tried to repair her fridge freezer. It appears British Gas failed to keep some of these appointments, which must have been particularly frustrating. And I also note Ms B says a lot of food was wasted as a result of problems continually recurring after the appliance was meant to have been mended.

I haven't seen information confirming the cost of wasted food as a result of these issues or confirming the amount of income lost by Ms B due to attending appointments with British Gas. But, in any event, I have to take an overall view of the appropriate amount of compensation, bearing in mind our guidelines.

And, taking all the circumstances into account, I think it would be fair for me to ask British Gas to increase its compensation payment to £250, from the £100 it's offered Ms B, to reflect the inconvenience she's experienced as a result of its poor handling of her claim.

my final decision

I partly uphold Ms B's complaint against British Gas Insurance Limited. It must pay her compensation of £150 in addition to the £100 it's already offered her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 21 April 2017.

Robert Collinson
ombudsman