

complaint

Ms L isn't happy about British Gas Insurance Limited (BG). She had a number of problems following the installation of a new boiler.

background

Ms L had a new boiler fitted in June 2015. She received a free BG Homecare200 home emergency policy.

Ms L's electrical supply started tripping out. BG returned on a number of occasions to try to resolve the problem, and various parts were replaced to no effect. Eventually BG replaced the entire boiler to try to eliminate any faults. But this still didn't solve the problem.

So Ms L called in an electrician. He identified that the problem was with her electrics, and fixed the problem within minutes.

Ms L experienced problems for some nine weeks. On one occasion she was without heating or hot water for six days, although this was unrelated to the electrical problem. She's not happy about the length of time it took for BG to investigate the problem.

BG agreed that her complaint was justified and has offered her £50 compensation. But Ms L remained unhappy and complained to this service.

Our adjudicator looked into things and eventually concluded that BG's offer of compensation was reasonable. This was because he was satisfied that the problem was an electrical fault that wasn't connected to the boiler.

As Ms L didn't agree the matter has been passed to me for 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. Having done so I think the complaint should be upheld. I've advised BG of this and I will explain why.

I know BG tried to find the problem with Ms L's boiler. And it isn't responsible for the electrical problem that caused Ms L's difficulties. I also accept the fact that it did a lot of investigation work, including the fact that it got the manufacturer's engineers to attend, and some of that work wasn't related to her policy.

But Ms L was left without the use of her electrics on quite a few occasions and she was left in a vulnerable position every time she had to turn the electrics back on. BG has said that Ms L's complaint is justified but I don't think that £50 compensation it offered is sufficient. I say this because it took too long to identify that the problem wasn't with her boiler and the electrical problem was very easy to fix.

So, although BG was pro-active in trying to work out what was causing Ms L's problem, and the eventual fault didn't fall under the policy, I feel that it should pay £150 compensation. It must have been very frustrating for Ms L to have been left in the position she was in, particularly as she was left in a vulnerable position when she turned the electrics back on. So I think that £150 is a fairer reflection of the distress caused.

my final decision

It follows, for the reasons given above, that I uphold this complaint. I require British Gas Insurance Limited to pay Ms L £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 20 June 2016.

Colin Keegan
ombudsman