

complaint

Mr C complains on behalf his mother, Mrs C, that British Gas Insurance Limited didn't deal with a boiler repair correctly.

background

Mrs C has a British Gas HomeCare policy, which amongst other things, covers repairs to boilers. As Mrs C doesn't speak English very well, Mr C deals with these types of issue for her.

In March 2018 the temperature of the boiler dropped and they weren't able to increase it. They called British Gas to repair the boiler. Mrs C and Mr C are unhappy as:

- The first engineer said it needed parts that were no longer available. This was incorrect as Mr C was able to find them online.
- The second engineer said the gas supply pipe was the wrong size. But Mr C didn't accept this as the pipe has always been that size.
- An appointment with a senior engineer was arranged but this was missed as Mr C wasn't called before hand. British Gas offered £30 compensation.
- A second senior engineer's appointment was missed. British Gas offered another £30 but this wasn't accepted.
- When a senior engineer visited he also said the supply pipe was too small but also replaced a part.

Mr C was very unhappy about what had happened and complained, including to the CEO's office. As a result of that complaint an investigation was carried out. It was found there had been a misdiagnosis of the problem and it was fixed – albeit Mr C was reminded the supply pipe remained too small (this advice had been given previously). It offered £150 for the inconvenience caused and sent a cheque to Mrs C.

Not happy with that Mr C asked us to look into his complaint. Our investigator agreed things hadn't happened as they should but concluded the compensation of £150 was sufficient. Mr C asked for the matter to be reviewed as he had to take time off work and he had had to pay for calls to British Gas. The investigator thought British Gas should cover the cost of the calls, which it didn't agree with as a free phone number was available. But on reflection as Mr C wasn't the customer of British Gas she found we couldn't ask British Gas to reimburse his costs but we could ask for reimbursement of Mrs C's costs. Mr C didn't provide any evidence of costs borne by Mrs C in relation to this matter.

The matter has been referred to me for review and determination.

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 find that British Gas has fairly resolved this complaint.

British Gas has now repaired the boiler and I understand it is fully functioning. So I don't need to make any finding about the repair itself. Mr C believes British Gas should fit a new supply pipe given the problems that have occurred. But Mrs C isn't entitled to that repair

under the terms of the policy. And I can't ignore that Mrs C was told this was an issue as early as 2009, and since, but has done nothing about it.

Mr C feels very strongly that it shouldn't take a complaint to a CEO's office before matters get put right. In particular, he's concerned about vulnerable customers. I do understand and fully appreciate the point Mr C makes. And I agree, it shouldn't take a complaint to a CEO for matters to be rectified. But I can only consider the individual complaint before me. Businesses are supposed to carry out root cause analysis of the complaints they receive and so it should be aware of what went wrong here. And I'm aware the engineers concerned have been provided feedback.

Mrs C was left without a working boiler for some time and there were missed appointments and misdiagnosis of the problem. I find £150 compensation to be fair for the inconvenience this caused.

Mr C wants to be reimbursed for his telephone costs. But under the Financial Services and Markets Act 2000 I can only award compensation for losses or damage suffered by the complainant. Mrs C is the eligible complainant as she is the policy holder and customer of British Gas. So although Mr C may discuss matters about the policy with British Gas, I can only reimburse Mrs C's losses. Mr C has provided no evidence that Mrs C has reimbursed him for calls such that I could make an award.

British Gas has already sent Mrs C a cheque for £150. I simply leave it to Mrs C to decide whether or not she wishes to cash it.

my final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 23 November 2018.

Claire Hopkins
ombudsman