

## **complaint**

Mrs A complains about a claim she made under her home emergency insurance policy with British Gas Insurance Limited ("British Gas").

## **background**

Mrs A contacted British Gas on the morning of 29 September 2017 as there was no electricity in her property. British Gas initially arranged for an engineer to visit Mrs A as a priority on the same day by 1pm. However, this was changed to 'out of hours', which meant the engineer could arrive at any time either during the day or at night.

Mrs A says British Gas didn't advise her the appointment had changed and so she was without electricity for the whole day. She went to bed and noticed the next morning that the engineer had posted a card through her door at 2am to advise no-one was at home.

British Gas rescheduled the appointment for the following day between 8am and 6pm. The engineer arrived at Mrs A's property at 6pm and fixed the electrics.

Mrs A complained to British Gas as she wasn't happy about what had happened. British Gas agreed Mrs A had been inconvenienced and that it had given her poor service. It offered to pay her £110 in recognition of this.

Mrs A wasn't happy with British Gas's response so she referred her complaint to our service. Our investigator looked into what had happened and felt that British Gas should increase its offer to £210 to better reflect the level of inconvenience Mrs A had suffered.

British Gas didn't agree so Mrs A's complaint has been passed to me to review.

## **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 accepts it provided Mrs A with poor service and noted that she was to be treated as a priority due to her vulnerabilities. So I don't need to decide whether or not British Gas's level of service was reasonable or not as this has been established. I need to consider whether British Gas's offer of £110 adequately compensates Mrs A for what happened. And I don't think it does.

Mrs A was left in a very difficult and concerning situation by having no electricity in her property for almost two days. This meant she had no hot water or lighting. And British Gas was aware this needed to be fixed as a priority. British Gas also didn't keep Mrs A updated at any point about what was happening which would've added to her worry. I can completely understand why Mrs A felt let down by British Gas. Having carefully considered the matter, I think a payment of £210 overall is a better and fairer reflection of the inconvenience and the worry caused to Mrs A.

**my final decision**

My final decision is I uphold this complaint and require British Gas Insurance Limited to pay Mrs A £210. For the avoidance of doubt, this comprises the £110 already offered by British Gas Insurance Limited and £100 on top of this.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 18 January 2018.

Dan Picken  
**ombudsman**