

complaint

Mr S complains that British Gas Insurance Limited should refund payments for a home care agreement.

background

Mr S has a property which he lets to a tenant and her family. In 2017 Mr S complained that British Gas hadn't done a gas safety certificate or an annual inspection when it should've done.

Our investigator didn't recommend that the complaint should be upheld. She didn't think that it would be fair to ask British Gas to refund premiums for two years. She said that the policy had provided Mr S with cover for repairs including to central heating, plumbing/drains and home electrical.

Mr S disagrees with the investigator's opinion. He says, in summary, that British Gas broke the agreement.

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 seen the renewal letters for the two years from March 2015. I've noted the breakdown of the costs of the cover and other services.

I've also seen a final response letter from British Gas. From that, I've seen that British Gas accepts that it didn't do annual servicing and gas safety certification when it should've done so. British Gas also acknowledged some shortcomings in the way it had dealt with Mr S's complaint. It sent Mr S a cheque for £290.

Another ombudsman service made a recommendation in July 2017. It said that British Gas had offered £30 more, a total of £320. It thought that amount was fair and reasonable. I've noted the breakdown of that amount.

From what it says, British Gas sent Mr S further cheques not only for the £30 but also for a further £20.

As the other ombudsman service said it wouldn't deal with Mr S's complaint that British Gas should refund two years' premiums, he brought that complaint to us.

But Mr S has had the benefit of cover not only for the gas central heating but also for electrics and plumbing and drainage. And I keep in mind the breakdowns of what he has paid British Gas and what it has paid him. So I don't find it fair and reasonable to order British Gas to refund premiums to Mr S or to do any more in response to his complaint.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 December 2017.

Christopher Gilbert
ombudsman