

complaint

Mr H complains about the level of service he's received from British Gas Insurance Limited (BG) under his boiler care policy.

background

For a number of years Mr H has had a boiler care policy with BG. This includes an annual service. On 19 September 2016 BG attended to undertake the annual service of his boiler. A replacement part was needed which the engineer didn't have. Another appointment was made for 7 November for that part to be supplied and fitted. Late on that day, BG cancelled that appointment.

A new appointment date was arranged for 11 November. That afternoon BG attempted to contact Mr H's wife (whose mobile was the principal point of contact). When Mr H, who was waiting at home, returned the call, he was told that the appointment was cancelled. A new appointment was arranged for the following day, with a time slot of between 14.00 and 18.00. BG's engineer actually turned up at 12.30. He took 10 minutes to replace the faulty part. But Mr H says the replacement part is still not working as it should.

Mr H says that in 2014 he also had experience of BG cancelling appointments. On that occasion he received an apology from BG and £50 compensation.

BG has acknowledged the two cancelled appointments and agrees with Mr H's complaint. It's accepted that it should have contacted him earlier to cancel the appointments. It's apologised to Mr H and offered him compensation of £80. It says it would consider a claim for loss of earnings but has explained that any such claim would be restricted to the time Mr H spent waiting for an engineer within the given time slots. Mr H considers this unacceptable and has rejected the compensation offered as he doesn't think it makes up for the two days annual leave he'd had to use. Using BG's method of calculating compensation, he thinks that £295.85 would be more appropriate.

Mr H has referred his complaint to this service. Our adjudicator considered the compensation offered by BG and didn't think this was in line with other recent awards that this service has made in similar circumstances. He recommended that BG pay Mr H compensation of £150.

BG doesn't agree with the adjudicator's recommendation 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'm going to uphold Mr H's complaint and to increase the award of compensation, and I'll explain my reasons.

BG doesn't take issue with the fact that it cancelled two appointments. The only issue appears to be how much compensation is reasonable in these circumstances. BG has said that it doesn't pay compensation based on what a customer earns. It's said that it pays a fixed amount for broken appointments as it believes this is fair to all its customers. It's also said that it will consider a claim for loss of earnings, but only by reference to the time spent

waiting during the time slot given for the engineer's attendance. There is some inconsistency here, as consideration of a claim for loss of earnings is inconsistent with fixed compensation.

I have considerable sympathy with Mr H. Having to take time off work to wait at home for an engineer to call is something many people are familiar with, and it is very irritating when that turns out to be a waste of time. Valuable holiday allowances are wasted. But our adjudicator was correct in saying that this service doesn't make awards based on what people earn.

I don't consider that the £80 compensation that BG has offered is sufficient in these circumstances. Mr H did take time off work, and although I can't require BG to pay him compensation based on the value of the holiday time he lost, I am going to require BG to increase its compensation to £150 as recommended by our adjudicator and in line with other recent awards made by this service.

my final decision

My final decision is that I require British Gas Insurance Limited to pay Mr H compensation in the sum of £150.

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

Nigel Bremner
ombudsman