

complaint

Mr and Mrs S have made a complaint about how British Gas Insurance Limited has handled a claim they made on their home emergency insurance policy.

background

Mr and Mrs S had an overnight trip booked within the UK on the 22 December 2018. This was important because they were meeting up with family members and were taking their child to see Father Christmas. The overnight stay cost them approximately £400.

In the early hours of the 22 December there was a leak at Mr and Mrs S's house. A plumber attended to fix the leak and explained an electrician would need to attend because the electrics had got wet. Mr and Mrs S were told that the electrician would attend by 4pm but that didn't happen. They were then told someone would be there before 10pm but no one attended. Mr S received a missed call in the early hours of the 23 December but British Gas hasn't been able to confirm whether this related to an electrician attending or not. An electrician attended at around 9.30am on the 23 December.

Mr and Mrs S are unhappy because they say they should've been told during their initial call to British Gas that an electrician couldn't work on wet electrics. This is something they've been told by British Gas since. And they've said if the appointments had gone ahead on time they still could've made it to their overnight trip. So they want British Gas to cover the cost of their missed trip.

British Gas acknowledges their service could've been better. They explained it wouldn't have been possible to say whether an electrician could've worked on the electrics until the plumber had been to the house. They also said this was a busy time of year and that jobs are allocated in order of priority. Whilst they recognised that this was upsetting for Mr and Mrs S they said they'd attended within a reasonable time frame as the electrician attended within 24 hours of that booking being made. British Gas offered Mr and Mrs S £50 compensation and waived a £60 excess in recognition of what had happened.

Our investigator looked into what had happened. She thought the offer made by British Gas was fair. She acknowledged there were failings in the service they provided. However, she noted this had been a very busy period for British Gas and, although they'd not attended within the original timescales quoted, they had attended within a reasonable timescale. So she didn't think it was fair for British Gas to pay for the cost of the overnight stay.

Mr and Mrs S didn't agree. They pointed out that during one of the calls a manager at British Gas had given them the wrong information, they had also been told they needed an electrician to attend as soon as possible and the scheduled appointment times were never met. Our investigator confirmed these points didn't change her thoughts about the outcome of this complaint because Mr and Mrs S were told the job had been allocated to the out of hours team and had been told it might take until 10pm for someone to attend. She acknowledged the manager had given the wrong information but she didn't think that ultimately led to the trip being missed.

Mr and Mrs S didn't agree because they said that if British Gas had met the timeframes they'd have been able to go away. So I need 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.

Under the relevant rules and industry guidance British Gas has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably. The policy terms say in relation to timescales say:

"We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible – in which case we'll let you know as soon as possible and give you another time when we can visit".

I have a great deal of empathy for what happened to Mr and Mrs S. They had booked an overnight trip with their family which had cost a lot of money. And, their young child was looking forward to seeing the family and Father Christmas. So I can understand how upsetting it must have been when they couldn't make their specially arranged trip and how disappointed their young child would've been.

However, I don't think British Gas needs to do anything further to put things right. I say that because:

- Mr S reported the leak at around 7am and the plumber attended around two hours later. Shortly before 10.30am the same day British Gas booked an appointment with an electrician. British Gas wouldn't have been in a position to know whether an electrician was needed until they'd heard back from the plumber or Mr S. The electrician attended within 24 hours of that appointment being made, which I think is a reasonable time frame and is in line with the policy terms;
- British Gas has explained they allocate jobs in order and taking into account the level of priority. They've also explained this was a particularly busy time and they were working through the jobs awaiting allocation in line with their internal guidelines. So I'm satisfied they did their best to get someone to Mr and Mrs S before their trip but this just wasn't possible because of the demand on their service that day;
- I agree the communication between British Gas and Mr and Mrs S should've been much better. Mr and Mrs S were given two timeslots which weren't met. But, I'm satisfied it just wasn't possible to get someone there within the original timescales they were given for the reasons I've already explained. If things had gone as they should, British Gas would've contacted Mr and Mrs S to say the appointment wouldn't be going ahead until the next day. And that would've meant Mr and Mrs S would've still sadly missed their trip. So I think the compensation offered is fair as it reflects the poor customer service Mr and Mrs S received. And I don't think it's fair British Gas pays for the missed trip as, overall, I think the appointment went ahead within a reasonable timescale;
- I've taken into account the incorrect information the manager gave when he said an electrician wouldn't have been able to work on the electrics for around 48 hours. British Gas has since clarified they wouldn't have known whether the electrics could be worked on until the electrician attended. So this doesn't change my thoughts about the outcome of this complaint or the compensation offered.

my final decision

I'm not upholding Mr and Mrs S's complaint as I don't think British Gas Insurance Limited need to do anything further to put things right. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs S to accept or reject my decision before 18 March 2019.

Anna Wilshaw
ombudsman