

complaint

Mr O's complaint is about the handling of a claim under his home emergency insurance policy with British Gas Insurance Limited.

background

Mr O's boiler broke down in early March 2018 but initially he was told he'd have to call back after the weekend to book an appointment. He did so and an appointment was booked for 9 March 2018. Two days before that appointment, British Gas called to reschedule it to 12 March 2018. An engineer attended on 12 March 2018 and fixed the boiler – 10 days after he first reported it – but it failed again shortly afterwards and another engineer had to come out on 14 March 2018.

Mr O is very unhappy with the time taken to fix his boiler. It was extremely cold and he had no heating or hot water for 10 days and it needed two appointments to fix his boiler.

British Gas says that due to the snow fall in March 2018, it was short-staffed and there was increased demand for its services. It had to prioritise vulnerable customers but it told Mr O he could arrange his own engineer and also offered advice on how to unfreeze the condensate pipe, which is a common cause of boiler breakdowns during cold weather.

Mr O says he shouldn't have been expected to try and sort his boiler out himself and wouldn't have been able to access the condensate pipe, even if he'd known what he was looking for. This is what he was paying British Gas for. He also says that British Gas told him it would only pay up to £199 for his own engineer to attend and he couldn't find anyone to attend for that amount. Mr O also says he has arthritis and although the adviser he initially spoke to asked about anything that might mean his claim should be prioritised, in answer to which he told them he had problems with his knees and back, Mr O says he was not prompted enough to realise he should tell them he had arthritis. Mr O also says that while he was asked if he had electric heaters, which he did, they were inadequate and this wasn't taken into account.

British Gas offered Mr O £150 compensation in total, to recognise the fact it rescheduled the appointment on 9 March; for the 12 March 2018 appointment not completing the repair; the delay in attending; and for not asking more about Mr O's personal circumstances.

Mr O is not happy with the compensation offered and thinks £500 would be more appropriate.

One of our investigators looked into the matter. She thought that British Gas's offer of compensation was reasonable in all the circumstances of the complaint. The investigator also mentioned that in one call Mr O told British Gas that he would need at least half an hour's notice before any engineer arrived as he would be at another property.

Mr O does not accept the investigator's assessment. He also says he did not have anywhere else to stay. He was overseeing a bathroom and kitchen refurbishment in another property but the heating could not be turned on there and the doors had to be left open because of the work being done. As the investigator was unable to resolve the complaint, it has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr O purchased this policy for peace of mind in the event of a boiler breakdown in exactly these circumstances that happened to him, I can therefore see why he is disappointed that British Gas was not able to attend to his emergency quicker than it did.

Because of the weather conditions, British Gas says it had limited staff available at work and increased demand for their services. It says it did what it could, given the weather conditions and this is in line with its policy terms, which do make clear that it will attend as soon as reasonably possibly providing there are no circumstances outside of its control – such as adverse weather conditions.

British Gas did offer to reimburse Mr O for his own engineer. At the time of that offer he said he didn't think any engineer would be able to get to him as the local roads were inaccessible because of the snow, which indicates that British Gas would also have had difficulty. He has mentioned that they have special equipment to get through the snow but most would have a usual vehicle. British Gas can only attend as soon as reasonably possible.

Later Mr O said he couldn't find an engineer that would attend for the amount British Gas said it would reimburse. He says he phoned the engineer British Gas suggested and they quoted £175 plus VAT per hour and extra for parts and labour for any repairs. Another quoted him £120 per half hour and in any case couldn't come out for another six days. Mr O says he tried one other but got no reply. There's no record, as far as I am aware that he told British Gas he had been quoted more than £199.

Mr O denies that he had anywhere else to stay but having listened to the calls, it is clear he did tell British Gas's representative that he obviously couldn't stay in his home, and that's why he needed 30 minutes notice before any engineer showed up. However, even if he wasn't staying in the other property, I don't consider that British Gas needs to do anything further. British Gas tried to assist Mr O by finding him his own engineer to attend and offering to reimburse the cost and while I note that Mr O says it should have had more engineers available, the weather was extreme. As Mr O said himself, the roads near him were inaccessible.

I can understand the frustration at the delay and when the repair failed and he had to call British Gas out again, but sometimes this happens and I have seen no evidence that the first engineer failed to do something to the boiler, or did anything wrong to cause this.

Having taken everything into account, while I have natural sympathy for Mr O's position, I consider British Gas's offer of £150 compensation reasonable. I understand that this has been sent already.

my final decision

I don't uphold this complaint against British Gas Insurance Limited. I consider the offer it has already made of £150 compensation to be reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 3 October 2018.

Harriet McCarthy
ombudsman