

complaint

Mrs W has complained about British Gas Insurance Limited. She isn't happy that it wouldn't refund her laundry costs following a claim on her home care policy.

background

Mr W's washing machine broke down and there was a delay in fixing it. Unfortunately the attending engineer only called her landline number when he attended. This meant that Mrs W was unable to return home in order to have the repair completed.

She complained to British Gas. She says she was told that her laundry costs would be paid due to the delay in repair and that she was offered £50 compensation for the inconvenience. Unfortunately British Gas only had a record of offering her £50 compensation. It says that it wouldn't have agreed to pay Mrs W's laundry costs. But it did offer to pay 50% of the costs as a gesture of good will.

As Mrs W remained unhappy she asked us to look into things. But our adjudicator didn't uphold her complaint. She thought that British Gas's offer was fair in the circumstances.

As Mrs W didn't agree the matter has been passed to me for 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. Having done so I agree that British Gas's offer seems reasonable. I'll explain why.

I can understand Mrs W's frustration as British Gas is unable to locate a copy of the call that would show what was agreed at the time she first complained. Without this we have to weigh up the evidence before us and form a view about what is most likely to have happened.

Without the call this is very difficult.

But I think that British Gas has acted reasonably in offering to pay half of the £230 laundry costs incurred. It has said that it wouldn't have agreed to pay laundry costs but *may* have offered to consider any costs incurred. Its system notes clearly say that Mrs W was offered £50 compensation and I would've expected the note to show and additional agreement.

So I think it has acted reasonably in offering to pay 50% of her professional laundry costs in addition to the £50 for the inconvenience caused.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 5 October 2016.

Colin Keegan
ombudsman