

complaint

Mr and Mrs R complain that British Gas Services Limited gave poor service under a home care insurance policy.

background

Mr and Mrs R called for help with a leaking pipe. They complained about the response.

The adjudicator recommended that the complaint should be upheld in part. She thought that British Gas made an error in not arranging an appointment. But it had put right the error and - for the inconvenience it caused - it had sent a cheque for £80. But the adjudicator said Mrs R didn't get a response to some issues. So the adjudicator recommended that British Gas should increase its R compensation to £120.

British Gas agrees with the adjudicator's opinion.

Mrs R disagrees. She says, in summary, that her husband twice had to wait for an engineer. And British Gas got their name details wrong, she says.

my findings

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

British Gas agreed an appointment but no-one turned up. This wasn't good customer service. I don't doubt that this caused Mr and Mrs R some upset and put them to some trouble. They had to chase British Gas up.

British Gas then sent an engineer who fixed the leak the following day. But Mr R expected the engineer early in the morning and had to wait until lunchtime.

Before she brought her complaint to us, British Gas sent Mrs R a cheque for £80. I accept her statement that she didn't cash the cheque.

And – although the cheque was payable to her – the covering letter had mistakes in its address and salutation. These were an unnecessary use of the phrase “*and others*” and unnecessary repetition of the name of Mr R.

A British Gas insurance renewal letter also contained similar mistakes.

Mrs R complained about these mistakes but I've not seen any evidence that British Gas dealt properly with that complaint. From her correspondence I accept that she found this stressful.

Overall I think that £120 is fair and reasonable compensation for trouble and upset.

And I think it's fair and reasonable to order British Gas to address correspondence concerning its home care policy in the correct names of Mr and Mrs R for as long as they remain the joint policyholders.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint in part. I order British Gas Services Limited to:

1. pay Mr and Mrs R (jointly) £120 for trouble and upset;
2. address correspondence concerning its home care policy in the correct names of Mr and Mrs R for as long as they remain the joint policyholders.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs R to accept or reject my decision before 11 January 2016.

Christopher Gilbert
ombudsman