

complaint

Mr J is complaining that British Gas Insurance Limited (British Gas) hasn't repaired a leak on his radiator after he made a claim on his home emergency insurance policy. He's unhappy with the amount of compensation it's offered.

background

British Gas carried out an annual service on Mr J's boiler, which he was entitled to on his home emergency insurance policy. During the service the engineer noticed that one of Mr J's radiators was leaking. And he said that Mr J needed to contact British Gas to book another engineer's visit to repair it. Mr J was unhappy that he had to do this and he thought the engineer should've done this for him.

Mr J booked an appointment and waited at home for the engineer to visit, but the engineer didn't turn up. So he contacted British Gas who explained that it had had to reschedule the appointment for the following morning. Mr J waited at home the next day, but the engineer didn't come again. So Mr J complained to British Gas.

British Gas apologised for the trouble and upset this caused. And it offered him £100 in compensation. Mr J didn't accept this as he says he had to take two days off work. And he says the radiator still isn't fixed.

Our investigator thought that British Gas had made a fair compensation offer so didn't uphold the complaint. Mr J didn't accept the investigator's findings, so the complaint's been passed to me to decide.

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've decided to not uphold this complaint as I think British Gas has made a fair compensation offer. I'll now explain why.

Mr J was initially unhappy that he had to contact British Gas to book the initial appointment when the engineer found the leak as he thinks the engineer should've booked the appointment. I can understand why he was unhappy with that as I think the engineer should've booked this for him. And it appears British Gas has accepted this. But, while I accept this must've been frustrating for Mr J, I haven't seen anything to show that this caused him a material inconvenience.

But I think it's fair for Mr J to expect British Gas to attend when it said it would and he stayed at home in reliance on this. It's inevitable that British Gas would have to rearrange some appointments. But I would expect it to give Mr J enough notice so that he can make other arrangements. I haven't seen anything to show it did so for the initial appointment. British Gas says the engineer did try to contact Mr J to move the appointment to the afternoon, but he couldn't contact him. So it cancelled the appointment.

Even if the engineer did try to contact Mr J and couldn't reach him, I'd expect British Gas to make further attempts to contact Mr J to rearrange the appointment. But it didn't do so. And

it appears that he wasn't aware the appointment was cancelled. So he's entitled to be compensated for this.

British Gas has offered Mr J £100 in compensation. Mr J doesn't think this is enough compensation as he says he'd had to take two days off work for the appointments. And he says the radiator still isn't fixed. As I said, I don't dispute that this matter has caused him some trouble and upset. But I think £100 is in line with what I would've awarded in compensation. So I don't think it needs to pay anything further.

Mr J has said the radiator still hasn't been fixed. But I can't see that he's contacted British Gas to rearrange the appointment. British Gas should've contacted him at the time to rearrange the appointment. But at the same time, Mr J has a duty to minimise his loss. So he should've contacted British Gas himself to rearrange it. And I haven't seen anything to say that he's done so. So I don't think British Gas needs to compensate him for the fact the radiator's still not repaired. He should contact British Gas directly to arrange an appointment to have the radiator repaired if he wants it to do so.

my final decision

For the reasons I've set out above, it's my final decision that I don't uphold this complaint as I think British Gas Insurance Limited's compensation offer of £100 is fair in this particular case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 12 February 2018.

Guy Mitchell
ombudsman