

complaint

Mr A complains that British Gas Insurance Limited gave him poor service in connection with his home care insurance policy.

background

Mr A's policy included an annual service. Where I refer to British Gas I refer to the insurance company by that name and I include its claims-handlers, engineers and others for whose actions I hold that company responsible.

Mr A arranged an annual service during a two-hour time slot. Mr A complained that – halfway through that time slot - British Gas cancelled the appointment without apology or explanation.

In its final response letter British Gas offered Mr A £30.00. He brought his complaint to us. He said that £30.00 wasn't enough as he'd wasted half a day off work.

Our adjudicator recommended that the complaint should be upheld. He thought that the lateness of the cancellation had caused Mr A inconvenience. The adjudicator recommended that British Gas should increase the offer of compensation from £30.00 to £60.00 to reflect that inconvenience.

British Gas disagreed with the adjudicator's opinion. It asked for an ombudsman to review the complaint. It says, in summary, that its gesture was fair in the circumstances.

my findings

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

On about 16 December Mr A booked an annual service for 24 January. He was given a two-hour time-slot between 14:00 and 16:00.

Mr A arranged that afternoon off work. But at about 15:00 British Gas contacted him. It asked him to re-schedule the appointment. I accept Mr A's statement that it was only when he objected that British Gas offered an explanation.

It said its engineers were busy responding to emergencies. I have no reason to doubt that this was true. But it didn't help Mr A.

I accept that he wanted an assurance that British Gas wouldn't cancel on him again. But I can't say what the circumstances may arise in the future. So I don't think it would be fair and reasonable to make such an order.

The final response letter said British Gas was sending Mr A a cheque for £30.00 compensation. I can understand that Mr A felt that under-valued his time off work. But he hasn't provided enough details to show a financial loss.

I keep in mind that British Gas cancelled in the middle of the agreed time-slot. And I don't think it handled the cancellation as well as it should have. So I find that British Gas caused Mr A distress and inconvenience for which £60.00 is fair and reasonable compensation.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint. I order British Gas Insurance Limited to pay Mr A – in addition to the £30.00 it has already sent him – a further £30.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 27 August 2018.

Christopher Gilbert
ombudsman