

complaint

Mrs C complains that British Gas Insurance Limited gave her poor service in connection with a home emergency insurance policy.

background

The Financial Ombudsman Service deals with consumer complaints about insurance companies and other regulated financial firms.

Mrs C had two products. "Home Care One" covered her central heating boiler for repairs and an annual service. "Kitchen Appliance Cover" covered her gas hob. According to the policy booklet both products were "insurance products".

British Gas Insurance Limited was the insurer responsible for underwriting those products. Where I refer to British Gas I refer to the insurance company of that name and I include engineers and others for whose actions I hold that company responsible.

The policy renewal date each year was 9 December. For the policy year from 9 December 2016 British Gas did a service on 21 February 2017. For the policy year from 9 December 2017 Mrs C paid a total of about £258.00.

Mrs C complained that British Gas didn't keep an appointment for the annual service on 6 November 2018 and didn't deal properly with her telephone calls.

British Gas did a service on 11 December 2018. In a final response letter on 14 December 2018 it said she could have another service later in this policy year. It sent her a cheque for £50.00 compensation.

Our investigator didn't recommend that the complaint should be upheld. She thought that British Gas had taken the correct measures to put things right for Mrs C.

Mrs C disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- British Gas did no service in the policy year from 9 December 2017.
- Her policy documents for that year didn't say annual services might be more than twelve months apart. Her documents for the year from December 2018 do say that.
- British Gas never asked about her family's vulnerability.
- British Gas originally offered £60.00 compensation and told her it would reduce this if she took the complaint further.
- Since 6 November 2018 it has been an absolute nightmare trying to sort this out.
- A boiler service is £79.30 without the Home Care cover, so at the very least she should be entitled to that in addition to the £50.00 already given.

my findings

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

Regular servicing of a boiler is important. But that relies on the making and keeping of appointments. Mrs C hasn't said why – a year after the service in February 2017, there was no service in about February 2018. She says that in September 2018 she made an appointment with British Gas for the morning of 6 November 2018.

I accept her statement that she contacted British Gas mid-morning on that day to check that an engineer was coming. So – when no engineer arrived - she felt her time had been wasted and she knew she would have to make arrangements for another appointment.

British Gas says that in busy times it prioritises boiler repairs over boiler servicing - and vulnerable people over other people. I think Mrs C would've said if anyone in her family had any particular needs.

I accept Mrs C's statement that British Gas offered her a service visit in March 2019. And I accept that there were occasions when British Gas broke promises to call Mrs C back. So I can see why she wasn't happy with the service.

But as regards her complaint, British Gas sent an acknowledgment on 9 November 2018. And it had eight weeks to respond to the complaint under the rules of the Financial Conduct Authority. So I can't say the response was too slow under those rules.

British Gas had a mobile phone number for Mr C's husband. And I don't find it unreasonable that British Gas rang it on about 7 December 2018 to arrange an appointment for a service the following week. In the event, British Gas did the service on 11 December 2018, only a couple of days into the new policy year.

Mrs C sent us a detailed written account on 8 January 2019. She didn't say British Gas had told her it would offer £60.00 but reduce it if she pursued her complaint. She said that later. But she hasn't given any detail of who made the offer of £60.00 or when. There's no figure of £60.00 in the records British Gas has sent us. So I don't think there's enough evidence to support what Mrs C says about that.

British Gas sent Mrs C a cheque for £50.00 compensation. And it offered to do another service later on in this policy year. Overall I think that's enough to make up for the missed service and the distress and inconvenience British Gas caused Mrs C. I don't find it fair and reasonable to order British Gas to do any more in response to Mrs C's complaint.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct British Gas Insurance Limited to do anything further in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 16 June 2019.

Christopher Gilbert
ombudsman