

## **complaint**

Mr B complains that British Gas Insurance Limited gave poor service under a home care insurance policy.

## **background**

Mr B's father had British Gas insurance cover for the gas appliances at his house. After he sadly died, Mr B took over the policy. He complained that British Gas had missed annual service visits – but then asked for a higher annual premium.

The adjudicator didn't recommend that the complaint should be upheld. He didn't think he could ask British Gas to do any more. It had sent reminders about the service visits. And it made offers of £216.00 and to discuss possible discounts on renewal of its policy, the adjudicator said.

Mr B disagrees with the adjudicator's opinion. He says, in summary, that he didn't receive any reminders.

## **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 can only do annual service visits by arrangement with its customers.

From its records, I'm satisfied that it sent Mr B's father reminders about arranging a visit in the policy year which started in September 2012. It didn't actually do an inspection in that year.

From its records, I'm satisfied that British Gas did an annual service visit in late November 2013.

From its records, I'm satisfied that it sent reminders about arranging a visit in the policy year which started in September 2014. I have no reason to doubt Mr B's statement that he didn't receive any reminders. And British Gas didn't do an inspection in that year. But I keep in mind the policy terms and the possibility that there may have been problems with the post. So I'm satisfied that British Gas had tried hard enough.

And the insurance had remained in place and would have provided cover in the case of a breakdown. So I don't think it would be fair and reasonable to order British Gas to refund any premiums.

It has sent Mr B a payment of £216.00 and I think that's more than fair and reasonable.

For the policy year starting in September 2015, British Gas quoted a renewal premium which Mr B wasn't happy with. But he was free to accept or reject it. And in fact British Gas has offered to discuss a discount.

So overall I don't think British Gas has treated Mr B unfairly. I don't think it would be fair and reasonable to order it to do any more in relation to his complaint.

**my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

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

Christopher Gilbert  
**ombudsman**