

Complaint

Ms T complains about British Gas Insurance Limited (BG).

background

Ms T has a number of issues with BG, including premium increases not being communicated, gas safety certificates not being sent, and some documents sent to an incorrect address.

One of our adjudicators investigated the dispute and found in favour of Ms T, making an award of £50 in addition to the £10 already offered by BG. This was in respect of various service issues and the lack of a clear explanation of some matters to Ms T.

Ms T has rejected the offer. She raised a number of service issues with our staff as well, but I should clarify I am concerned only with the dispute with BG, service issues are a matter for our team managers, and I see Ms T has been in contact with the relevant manager during the course of this case.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Ms T has a number of issues. I would agree with our adjudicator that BG has not performed well concerning many of these, however, it is not the role of this service to fine an insurer as some kind of punishment, we are not a regulator. Also, certain issues Ms T raises are matters more properly directed to the Information Commissioner, as Ms T herself notes.

Those issues aside It is clear that BG lacked clarity over some issues, and did make a number of administrative errors, for which Ms T should be compensated. However, unlike some cases that come before me Ms T does seem to have been inconvenienced as opposed to say being left without heating for an extended period, or suffered some kind of damage; accordingly I would only make a minimal award. There is always some inconvenience in making any complaint, and whilst BG made these matters worse they do not, in my opinion, warrant an award over the £50 negotiated by my adjudicator.

my final decision

I uphold this case, in that British Gas Insurance Limited should pay Ms T £50 (in addition to the early £10 offer) for the lack of clarity in their dealings. I make no other award against them.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms T to accept or reject my decision before 12 January 2015.

Christopher Tilson
ombudsman