

complaint

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

background

Where I refer to British Gas, I refer to the insurance company of that name and I include its engineers and others for whose actions I hold it responsible.

Mr F had British Gas cover for his central heating system, plumbing and drains. He agreed to pay an annual premium by monthly instalments. The cover required him to pay an excess or call-out fee of £60.00 for each completed repair.

Mr F called for help with a radiator. He complained that British Gas didn't fix it.

Our investigator recommended that the complaint should be upheld in part. She thought that British Gas gave Mr F poor service. This had a huge impact on him – in the context of his mental health and disabilities of which British Gas was aware. She recommended that British Gas should pay Mr F £400.00 compensation.

British Gas disagrees with the investigator's opinion. It says, in summary, that it changed the thermostatic radiator valve three times, although on two of those occasions it was not necessary.

Mr F says, in summary, that more British Gas engineers visited in November and December 2018. After a visit on 5 December, the boiler and plumbing started making a whining sound. And there were loud noises from the radiator in the night. Another engineer behaved as though he thought there was something wrong with Mr F, he says.

my findings

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

Mr F was already on the British Gas Priority Services Register. He wasn't comfortable using the telephone and he preferred email.

Mr F raised his radiator problem with British Gas by email on 27 September 2017. From what he says, I accept that British Gas acknowledged his email.

But he had to chase it up on 6 October 2017. During a webchat, Mr F told British Gas he had a sleep disorder, Chronic Fatigue Syndrome, Anxiety and Depression. I don't think British Gas gave him enough help to book an appointment online.

On 9 October 2017, British Gas booked an appointment and offered £20.00 as a goodwill gesture for its delay in doing so.

On 23 October 2017 Mr F emailed British Gas. He said he'd had to turn his boiler off. So – keeping in mind that he was unwell – I find it poor that British Gas didn't respond to his email.

On 1 November 2017 a British Gas engineer replaced the bedroom TRV.

On 21 December 2017 Mr F emailed British Gas again. He said the new TRV didn't allow the radiator to reach its maximum.

I don't think British Gas responded until 3 January 2018 when an engineer visited but didn't find Mr F at home.

On 18 January 2018 an engineer changed the TRV.

But on 22 January 2018 Mr F emailed to complain that the problem with his radiator wasn't fixed and he was getting cold at night. So - keeping in mind that he was unwell – I find it poor that British Gas did not respond to his email.

Mr F sent further emails on 10 March 2018 and 2 May 2018. He rang on 9 May 2018.

It wasn't until 1 June 2018 that British Gas emailed Mr F to check if he was still having an issue with radiator valve. I find that length of delay very poor.

British Gas changed the TRV again in July.

I don't think that its engineers provided a poor service. But British Gas knew that Mr F had issues with his health and with communication. I'm not satisfied that it was flexible to adjust to his needs.

In particular it didn't communicate well enough. It didn't pick up on his suggestions that it should arrange visits when his support worker was going to be with Mr F. And it didn't pick up on his dislike of conical TRVs.

Mr F felt the radiator hadn't been working properly. And I accept that – instead of helping him promptly - British Gas had made him feel anxious and ignored. That went on from autumn 2017, through the cold winter and right through to summer 2018. And British Gas has prolonged the worry for Mr F by rejecting the investigator's opinion.

Overall I find it fair and reasonable to order British Gas to pay Mr F £400.00 for distress and inconvenience.

Unfortunately, I don't think it would be fair for me to deal with Mr F's new complaints about visits and repairs in November and December 2018. That's because our rules say that British Gas should have a period of time to respond to Mr F's new complaints before he can bring them to us.

I think Mr F's British Gas policy is due for renewal in early April 2019. He has said that - when he has got alternative cover through his housing association - he wants to cancel the British Gas policy and he shouldn't have to pay the rest of the yearly fee. I think that – when he is ready – he should tell British Gas he wants to cancel. I expect British Gas not to charge him for the time between then and early April 2019.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint in part. I order British Gas Insurance Limited to pay Mr F £400.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 28 February 2019.

Christopher Gilbert
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