

complaint

Mrs S's complaint is about the service provided by British Gas Insurance Limited in relation to a central heating insurance policy.

background

Mrs S's husband held several policies with British Gas for properties they rented out, but which they were both beneficiaries of, until he passed away in February 2018. Mrs S tried to have the policies transferred to her name and to be able to manage the policies online. However, she encountered a number of difficulties, as a result of which Mrs S has raised two complaints with British Gas, one in April 2018 and one in October 2018.

The first complaint was that she was still receiving documentation and cheques in her husband's name, which was causing her distress. She has been unable to set up an online account in her own name to manage the policies online, as her husband had set up an online account and British Gas said it could not remove his details. In addition, a previous owner of one of the properties appears on one of the online accounts periodically. Mrs S also said that the gas cooking hob in one property wasn't recorded on the policy certificate properly and this was a requirement as it was a property that was let out; and that there was also an error on another policy which showed there were two boilers, when in fact there was only one but it had been replaced.

In addition, British Gas had offered free upgrades to a more expensive policy part way through the policy year 217/2018. Unknown to Mrs S and her husband, she says this was a ploy to then renew automatically the more expensive policy cover at the next renewal date.

This is the complaint that was originally brought to us. British Gas acknowledged there were some delays in dealing with Mrs S and offered £30 compensation.

The October 2018 complaint, brought to us after we started looking into the first complaint, was that British Gas had failed to send out renewal details on two policies, despite requests. As a result, Mrs S was forced to continue paying for one policy for at least six months as it wouldn't cancel it. British Gas accepted that it had not sent out the renewal documents and blamed system faults.

This is only a summary of the many issues Mrs S has said she has experienced, with repeated delays and errors since 2018. Mrs S says she has now finally cancelled all her British Gas policies.

British Gas has accepted most of these issues. However, it objected to us looking into the second complaint on the basis that it said it was a separate and distinct matter. Our investigator thought it would be pragmatic to look at all the issues together but agreed that British Gas was entitled to look into the second complaint and respond to it, before we considered it. Having considered it, British Gas offered Mrs S £200 compensation for this complaint in a final response letter of 6 November 2018. Having issued its final response on this matter, we were entitled to consider these additional issues together with the original complaint.

One of our investigators looked into the matter. She recommended that British Gas pay a further £200 compensation. British Gas said it had already paid £200 compensation to Mrs S

and so does not this is it reasonable to pay anything further. It says that this was in relation to both complaints.

The investigator also explained that we couldn't make any award in relation to a refund cheque sent in Mrs S's husband's name after British Gas was aware he had died. It has still not apparently re-issued this cheque in her name, However as this was in relation to a payment for a gas safety check, which is not part of the insurance cover, it is outside of our jurisdiction.

As the investigator was unable to resolve the matter, it has been passed to me.

my findings

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

I have only set out some of the main issue hat Mrs S has raised as British Gas has accepted these .. I do not need to establish exactly what happened and why suffice to say I am satisfied that Mrs S suffered considerable distress and inconvenience due to a series of administrative errors on British Gas's part, t what was a very distressing time for her.

British Gas's offer of £200 in November 2018 was clearly in relation to the second complaint:

"This gesture of goodwill is as an apology for the inconvenience and significant distress caused by our systems faults where we did not send renewal information to you and for faults with cancelling the agreements. Furthermore, it is as an apology for the poor communication you received from us about the policies and as you should not have had to chase us so many times during the year for a resolution. I accept that we unnecessarily inconvenienced you during a difficult time.

I believe that the ombudsman are still reviewing the majority of the concerns that you advised them about. I would like to offer my own sincere apologies for the stress this matter has caused."

British Gas has since tried to suggest that this payment was for all aspects of Mrs S's complaint, *i.e.* the issues raised in both complaints. That was clearly not the case. However, even if I accepted that this was its intention, I do not agree that this is sufficient to compensate Mrs S for the considerable trouble caused to her over many month as set out in both complaints, including the problems with dealing with the accounts herself. I agree with the investigator that additional compensation is appropriate. She recommended a further payment of £200. I consider that British Gas should pay a further £250 for this complaint - for the avoidance of doubt this is in addition to the £200 it has paid already, making a total of £450 compensation.

While I can't make any formal finding or award regarding the refund cheque issued in Mrs S's husband's name, I would expect British Gas to act reasonably and re-issue any cheque that she has been unable to present and which is owed to her husband's estate.

my final decision

I uphold this complaint and require British Gas Insurance Limited to pay Mrs S £450 compensation for the distress and inconvenience caused by its handling of her policies (this

is including the £200 it has already paid, so it now needs to make a further payment of £250).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 15 February 2020

Harriet McCarthy
ombudsman