

complaint

Mrs B complains that British Gas Insurance Limited mishandled a claim under a home emergency policy.

background

Mrs B has had a Homecare policy with British Gas for several years. In 2016 Mrs B called British Gas as her boiler had stopped working. British Gas sent an engineer to her home, but it took multiple visits to fix the boiler.

Mrs B complained to British Gas. She said the boiler had suffered with a pressure fault for two years, and she had been inconvenienced by repeatedly having engineers attending her home.

British Gas agreed it had taken too long to fix Mrs B's boiler following the January 2016 complaint. It offered to re-pay six months premiums as a gesture of goodwill. But British Gas didn't agree there'd been a long term problem with the boiler that it'd failed to fix properly.

Mrs B didn't agree and didn't think British Gas' gesture adequately reflected the problems she'd had with the boiler. So, she complained to this service.

Our adjudicator investigated Mrs B's complaint. She didn't recommend it should be upheld. The adjudicator said there wasn't any evidence that there had been a longstanding problem that British Gas hadn't dealt with properly. She thought the offer by British Gas was fair and reasonable.

Mrs B disagreed and so the complaint 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.

It's agreed that British Gas took too long to diagnose and fix the 2016 problem. The issue for me is whether this problem had been causing an issue with her boiler for the previous two years, and British Gas hadn't fixed it properly in that time.

I've seen the service history for Mrs B's boiler. In January 2014 Mrs B called out British Gas for a problem with her boiler's pressure and the engineer says he left it working correctly. There was a second callout in April 2014 for a blockage in the pressure gauge. But, after that, there weren't any further call outs for faults between April 2014 and December 2015. The boiler has had annual services. And Mrs B says that at the annual service in October 2015 the boiler had to be re-pressurised. But British Gas disagrees with that. I haven't seen the service sheet left with Mrs B by the engineer and the service notes provided by British Gas make no mention of it, so I don't have documentary evidence there was a pressure problem found.

So, looking at the number of callouts, I don't have evidence that there was an intermittent problem with Mrs B's boiler over the past two years that wasn't dealt with properly. And I'm not upholding Mrs B's complaint.

I think the offer made by British Gas to repay six months of premiums due to the delay in fixing the problem in January 2016 was fair and I wouldn't ask it to do anymore.

my final decision

I'm not upholding Mrs B's complaint. The offer made by British Gas Insurance Limited to repay six months' worth of premiums was fair and reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 5 August 2016.

Jocelyn Griffith
ombudsman