

## **complaint**

Mrs H complains on behalf of her late husband Mr H that British Gas Insurance Limited gave poor service under his home care insurance policy.

## **background**

Mr H was terminally ill and she was caring for him. During the winter, she called British Gas for help with the boiler. She complained about the service it gave. British Gas later offered £200 compensation.

Our investigator recommended that the complaint should be upheld in part. She didn't think £200 was a fair way to settle the complaint. She recommended that British Gas should increase its offer by £100 to a total of £300 for the trouble and upset caused.

British Gas agrees with the investigator's opinion.

Mrs H disagrees. She says, in summary, that – when it fitted the new pump - British Gas should've removed an old air separator.

## **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 H had a boiler which was about fifteen years old. His British Gas insurance didn't cover the cost of a new boiler.

The Financial Ombudsman Service can only deal with complaints against insurance companies and other regulated financial firms. Where I refer to British Gas, I refer to the insurance company responsible for meeting claims.

When Mrs H contacted British Gas in early November, it noted that her husband was seriously ill. So I think it should've made sure that it responded appropriately, within the terms of the cover.

In mid-November a British Gas engineer replaced a pump.

But by mid-December, Mrs H found that she regularly had to re-start the boiler in order to make the pump work. I accept Mrs H's statement that she had to get up early to do this.

From what her own engineer told her later, Mrs H thinks that when it replaced the pump, British Gas should've removed the old air separator. She has quoted him as saying the following:

*"I removed the air separator and combined it with the vent, this stopped the pump from pulling air".*

But Mrs H hasn't provided a written report or email from that engineer. So I don't know his identity or his qualifications or what else he did or said. Because of this I'm not persuaded that British Gas caused airlock problems by the way it dealt with the replacement pump.

In the week before Christmas, British Gas kept Mrs H up all night waiting for an emergency overnight visit which it had failed to arrange. And the temperature in the house dropped. So I find it likely that this had an upsetting effect on Mr H as well as on her.

British Gas visited the next day. But it incorrectly closed Mrs H's complaint without dealing with it. She had to chase for a response to her calls.

British Gas visited again in late December and mid-January. There isn't enough technical evidence that British Gas failed to do something it should've done during its visits. So I don't share Mrs H's view that it would be fair to order British Gas to refund the monthly instalments of premium paid since November.

I accept Mrs H's statement that she got her own engineer to install a new boiler, although she hasn't provided any documents to show this.

Mr H sadly died at the end of February.

I've found that there were shortcomings in the service British Gas provided and that this caused Mr and Mrs H extra upset and trouble at an already difficult time for them.

I don't underestimate the upset and trouble Mrs H suffered. But as Mr H was the policyholder, I can only order compensation for the upset and trouble British Gas caused him, including through his concern for her.

Overall I find it fair and reasonable to order British Gas to pay Mrs H on behalf of the late Mr H a total of £300 for trouble and upset.

### **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 Mrs H on behalf of the late Mr H the further sum of £100 for trouble and upset in addition to the sum of £200 it has already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 29 August 2017.

Christopher Gilbert  
**ombudsman**