

complaint

Ms L complains about the poor service she received from British Gas Insurance Limited when she made a claim under her HomeCare insurance policy.

background

Ms L made a claim for a problem with her boiler on 3 January 2013. British Gas visited Ms L's home on 3 January and ordered a part, which was fitted the next day. The boiler worked correctly and British Gas visited again on 16 January when another part was ordered. That part was fitted on 17 January. Again the boiler worked correctly and British Gas visited on 25 January where further parts were required. More parts were ordered on 28 January and were fitted on 29 January. On 30 January, Ms L contacted British Gas and a further part was ordered, which was fitted on 31 January and the repair was successfully completed.

Ms L was not happy with the delays or the way she and her husband were treated by British Gas.

Ms L brought her complaint to this service. British Gas acknowledged delays and Ms L's concerns about how she had been dealt with by its call agent. It offered £250 as compensation, together with a free annual service of the gas fire. Ms L said that she was unhappy with the offer, and that she felt £500 would be a more reasonable offer due to loss of earnings and the stress that was caused. She says that extra gas was used and that the fault was not intermittent. She also does not accept that an annual service need only be carried out each policy year, rather than exactly one year after the last.

British Gas would not increase its offer. It says that the fault was intermittent and that Ms L had not been left for a full month without heating and hot water, as it had tried on each visit to correct the problem.

The adjudicator endorsed the offer of £250 together with the free gas fire service. She considered it was fair under the circumstances. She did not consider that a specific payment for loss of earnings should be made.

Ms L remained unhappy with the offer and the matter has therefore been referred to me to decide.

my findings

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

I appreciate the inconvenience this matter will have caused Ms L. However, I am satisfied on the available evidence that, while it did take some time for the issue with the boiler to be finally identified and repaired, overall British Gas' handling of the matter was not unreasonable. I note that the problem with the boiler does appear to have been intermittent, and after visits by the engineer it was resolved for a time before recurring. Further call-outs and visits were then made over the period, and so it was not clearly the case that Ms L (and her family, including young children) were entirely without hot water or heating during that January.

Ms L has not provided evidence of additional costs incurred for gas usage so as to justify an award for that. With regard to the loss of earnings for time spent on the appointments, no specific evidence of that financial loss has been provided either. In any case, I consider it reasonable and appropriate that this be broadly catered for within the general award of compensation.

I am satisfied that the offer of £250 compensation together with the free gas fire service is fair and reasonable. I consider it appropriately addresses the upset and inconvenience suffered, having regard to the circumstances and evidence available – including the time taken to finalise the repairs, delays, and concerns about the behaviour of the call agent.

I also acknowledge Ms L's concern about the timing of the annual service. However, as has been explained, the policy provides that while this will normally be carried out within 12 months of the previous service, in periods of high demand, other emergency situations would take priority. The obligation is that it be carried out within each policy year, which may mean there is more than an exact 12 months between services.

my final decision

For the reasons above, it is my final decision that I uphold this complaint.

I endorse the offer made by British Gas Insurance Limited, and if it has not already done so, I require it to pay Ms L £250 compensation as well as conduct the free gas fire service.

Helen Moya
ombudsman