

## **complaint**

Mrs V complains about British Gas Insurance Limited's (BG) service under her home care policy.

## **background**

Mrs V had problems with her washing machine, cooker grill and boiler pipe around the same time and called BG to repair the items under her policy. She said that BG; broke multiple appointments; took too long to repair the appliances; sent an engineer to repair a leak from the sink when she'd said the boiler pipe was leaking; made her wait an excessive time to speak to its adviser when she called, cut off calls and didn't call back as it promised.

BG accepted it had given poor service by missing five appointments and taking eight appointments to fix all the appliances. It noted Mrs V's comments about the communication problems. BG offered £170 to compensate her for her upset and inconvenience (£110 for the broken appointments, £50 for the excessive visits and £10 for the poor service on the phone).

Mrs V complained to us as she didn't think £170 was enough to reflect the impact of BG's poor service in her circumstances. She wanted compensation in the region of £1,000.

Our investigator explained why he thought BG should increase the compensation to £310 in total.

BG agreed. Mrs V wanted to delay finalising a settlement as a new issue had arisen. She'd recently told us she was having problems with her heating following a power flush by a third party. She wanted BG to do a power flush but it told her she'd have to wait about four weeks, which included the Christmas period. She said a BG engineer had just 'intimated' to her that engineers were incentivised for not changing parts so she believes her heating could have been fixed much sooner.

The investigator told both parties the complaint was now going for an ombudsman's decision.

## **my findings**

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

This decision is just about Mrs V's original complaint to us about BG's poor service around repairing the kitchen appliances and boiler pipe. Mrs V's now raised a new matter about BG delaying a power flush and repairing her heating which BG hasn't had the chance to look into. She needs to complain direct to BG about the matter and if the parties can't reach agreement she can then complain to us. Alternatively, if BG agrees to waive the eight week period it has to respond to Mrs V's new complaint we can open a new complaint straightaway.

It's clear from Mrs V's letter to us that she was frustrated, upset and inconvenienced by BG's overall poor service in respect of the issues this decision is about. BG accepts that and I think it has now offered a reasonable amount of compensation, £310 in total, for those issues. There's no basis for me to award compensation at the level Mrs V's seeking.

I understand BG has already paid Mrs V the £170 it originally offered. If that's correct it must pay the balance so that the total compensation is £310.

**my final decision**

I uphold this complaint and require British Gas Insurance Limited to pay Mrs V total compensation of £310 for her distress and inconvenience, as it has now agreed.

British Gas Insurance Limited must pay the remaining balance to Mrs V within 28 days of us telling it she accepts my final decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 23 February 2018.

Nicola Sisk  
**ombudsman**