## complaint

Mr G's complaint is about the compensation British Gas Services Limited has offered him for the service he received under a home care insurance policy.

## background

Mr G called British Gas on 1 January 2016 to say his hot water was only working intermittently. Apparently, the engineer broke the circuit board which left him without heating or hot water overnight. The circuit board was replaced the next day, so he had heating and hot water again, but the hot water was still intermittent. It wasn't until 28 January – after five separate visits – that the heat exchanger on Mr G's boiler was replaced and the hot water was fixed properly.

The engineer who visited on 28 January said there was also a problem with the water quality that could affect other parts of Mr G's boiler. So he fitted another part to the boiler. On 7 March, Mr G called British Gas to say loud vibrations were coming from the boiler. An engineer fixed that problem on 10 March.

Mr G complained to British Gas about the service he'd received. British Gas has offered Mr G compensation of £90 - £20 each for three unproductive visits and £30 for the trouble caused to Mr G. It didn't charge to fit the heat exchanger, and says it gave Mr G a 20% discount when he renewed his policy.

Our adjudicator thought it took too many visits for British Gas to fix the problem with Mr G's boiler. But he thought the compensation offered by British Gas was reasonable.

Mr G disagrees with our adjudicator. He thinks the free installation and the 20% discount are the sort of thing British Gas would offer to other customers anyway. So they're not really compensation for the trouble British Gas caused him.

## 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 can see that British Gas has explained to Mr G why it took so long for his boiler to be repaired. It's said that the delay was caused by a number of problems – including finding the right engineer, getting hold of the parts that were needed and fitting them.

But British Gas accepts it took longer than it should have to repair Mr G's boiler, and that this caused inconvenience to Mr G. The key point I need to look at it is whether British Gas' offer fairly compensates Mr G for the trouble caused.

Mr G had to be available for five engineer visits before the boiler was fixed. A number of these should not have been necessary, and it's right that British Gas should compensate Mr G for the inconvenience this caused him.

Mr G has said he's self-employed and lost income because he had to be at home for the visits. But he's not been able to provide evidence of how his work and income was affected.

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I've also thought about the fact that Mr G's hot water wasn't working properly for a few weeks. That would also have caused difficulty for Mr G. But the hot water was working intermittently, so he wasn't without it entirely.

Taking account of everything that happened, I think the offer British Gas has made is reasonable. It includes compensation for three unnecessary visits and the inconvenience this caused. British Gas has also installed the heat exchanger and reduced the price of Mr G's insurance.

Mr G has said British Gas would offer free installation and renewal discounts to other customers anyway, so they're not really compensation. I don't know exactly when British Gas might make offers like that. But what I'm looking at here is whether the overall compensation offered to Mr G is reasonable. And I think it is.

## my final decision

For the reasons I've explained, my final decision is that I do not uphold Mr G's complaint. I think the compensation British Gas has offered is reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 29 July 2016.

Matthew Young ombudsman