

complaint

Mr B complains about a Home Emergency Cover policy he has with British Gas Insurance Limited. He's unhappy about the time and number of visits it took to fix the problems he was having with his boiler.

background

Mr B has a Home Emergency Cover policy with British Gas Insurance. As the policy title suggests, it provides emergency cover for certain items in Mr B's home. In this instance, Mr B had a problem with his boiler and it was switching itself off when it shouldn't. It also then needed to be reset so it would work again.

Mr B had problems in late October 2016 and the boiler would switch off unexpectedly and need resetting. This caused problems with Mr B's hot water and central heating. Mr B reported the problem and an engineer was sent to fix it. Although the problem did appear to be resolved by the engineer, this was only temporary and the same problem reoccurred. This happened multiple times with Mr B reporting the problem again and an engineer was also again sent to fix the problem.

The boiler wasn't finally repaired until early December 2016, by which time Mr B says it took 9 visits from different engineers. Mr B was unhappy about the time it took to fix the boiler and the number of visits by engineers to his home. Although the different engineers appeared to have resolved the issue, it was clear the problem remained as Mr B would again experience the boiler cutting out. He complained to British Gas Insurance and it apologised for the inconvenience it had caused. It also offered to pay Mr B £80 for any inconvenience he'd been caused.

Mr B remained unhappy with British Gas Insurance's response to his complaint so referred his complaint to us. British Gas Insurance then increased its offer of compensation to £240, but Mr B didn't think it was enough in the circumstances. One of our investigators looked into the complaint but ultimately felt that the revised offer of £240 was reasonable. She didn't therefore think there were grounds to ask British Gas Insurance to increase its offer.

Mr B didn't accept the investigator's conclusions and asked for his complaint to be reviewed. It's therefore been referred to me for consideration.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I believe I'll disappoint Mr B further as I have come to the same overall conclusions as the investigator, for broadly the same reasons.

Mr B had a problem with his boiler and the policy he has means he'll get an engineer to visit his home to fix his boiler. The boiler is now fixed but it took more than 40 days and 9 engineer visits before the boiler was fully repaired. British Gas Insurance has accepted that this is excessive and it has already apologised to Mr B and offered to pay him £240 for the inconvenience he's been caused.

I don't doubt that it would have been difficult for Mr B with the boiler switching off and needing to be reset. This would have impacted on the heating and hot water during the winter period. I also fully understand the frustration of having to wait for multiple engineers to visit, only to realise the boiler wasn't completely fixed. This would have been inconvenient and I'm sure distressing for Mr B. I therefore do think that British Gas Insurance should compensate Mr B for this.

However, British Gas Insurance has apologised and offered to pay Mr B £240 for the poor service provided. Although the boiler would switch itself off Mr B was able to reset it and restore the hot water and heating. This did go on for more than 40 days but I understand Mr B did still have a working boiler for most of this time, albeit needing to be reset. I also understand the numerous engineers visited swiftly after each time Mr B reported the problem. This did result in Mr B having to change his plans to let the engineers work on the boiler and I accept this would have been inconvenient.

Looking at the overall circumstances of the complaint, the impact of the boiler problems and the inconvenience on Mr B's day to day life, I'm satisfied that British Gas Insurance's apology and compensation of £240 is a fair amount to put things right. I appreciate Mr B remains unhappy with the amount offered as compensation but I don't think British Gas Insurance should increase the offer it's already made.

I again appreciate Mr B may remain unhappy with the outcome of his complaint but I'll simply now leave it to Mr B to reconsider whether he wishes to accept the £240 already offered.

my final decision

My final decision is that I uphold this complaint against British Gas Insurance Limited. To settle the complaint British Gas Insurance Limited should pay Mr B £240 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 27 April 2017.

Mark Hollands
ombudsman