

The complaint

Mrs S and Mr S complain about British Gas Insurance Limited's ("British Gas") failure to provide a boiler service under their home emergency insurance, missing an appointment and about parts of their boiler possibly being unavailable should they need to be replaced.

What happened

The background to this complaint is well known to both parties, so I won't go over it in great detail. However, in summary, Mrs S and Mr S held a home emergency policy with British Gas and complained about a number of issues they experienced. British Gas responded and accepted they'd made errors and offered compensation of £215 – which they sent by cheque in 2020. Our investigator looked into things for Mrs S and Mr S and recommended British Gas pay compensation of £475. Mrs S and Mr S and British Gas agreed so the complaint was resolved on this basis.

Mrs S and Mr S then contacted our service as they'd only received £260 of the agreed compensation. British Gas explained they'd already sent a cheque for £215 which is why the remaining £260 had been transferred to Mrs S and Mr S. British Gas accepted though that the cheque hadn't been cashed and they would look to reissue this. Our investigator asked British Gas to transfer the additional £215 to Mrs S and Mr S's account rather than reissue a cheque. British Gas didn't respond so our investigator considered the further delay and recommended British Gas transfer the remaining £215 to Mrs S and Mr S's account and also pay an additional £50 compensation – bringing the total additional payment to £265. Mrs S and Mr S agreed but British Gas didn't respond so the matter has come to me for a decision.

British Gas then responded and said they accepted the view and had sent a cheque. British Gas explained, as the original payment for £215 was by cheque, they had to reissue this and the additional £50 would be transferred to Mrs S and Mr S's account. Our investigator explained Mrs S and Mr S hadn't received the reissued cheque and thought the cheque didn't need to be reissued and British Gas should cancel this and transfer the additional £265. British Gas said they would try to cancel the cheque and transfer £265.

What I've decided – and why

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've decided to uphold the complaint. And, I think the investigator's recommendation here is a fair way to resolve matters.

My role requires me to say how a complaint should be settled quickly and with minimal formality. So, given there's no dispute over our investigator's recommended compensation, I'll focus on what steps British Gas should take.

It's not clear why British Gas needed to reissue the cheque for £215 and, given the cheque was originally issued in 2020 and not cashed, I think British Gas could've cancelled this and transferred the full amount of the recommended and agreed compensation when they

transferred the amount of £260. That said, Mrs S and Mr S say they've now received the reissued cheque for £215 but not the additional £50.

Putting things right

I've taken the view that it's reasonable for British Gas to pay an additional £265 in compensation to Mrs S and Mr S. Mrs S and Mr S confirm they've received the reissued cheque for £215. So, provided this hasn't been cancelled by British Gas, and Mrs S and Mr S are able to cash this, then British Gas should transfer the remaining £50 to Mrs S and Mr S's account, if they haven't done so already. If the cheque has been cancelled and Mrs S and Mr S aren't able to cash it, then British Gas should transfer £265 to Mrs S and Mr S's account, if they haven't done so already.

My final decision

My final decision is that I uphold the complaint. British Gas Insurance Limited must take the steps in accordance with what I've said under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S and Mr S to accept or reject my decision before 13 December 2022.

Paviter Dhaddy
Ombudsman