

The complaint

Mr L complains that British Gas Insurance Limited (BG) failed to identify the problem with his heating, leaving him unable to use it. He's unhappy with the level of service BG provided.

What happened

Mr L had Homecare Four Service and Breakdown cover with BG. He started having problems with his heating and each time BG visited, it diagnosed the problem as blocked pipes. Mr L says the problem wasn't resolved and he was without heating for almost two years.

Mr L appointed a third party engineer who said the pipes weren't blocked. The engineer completed a temporary repair to a valve and advised Mr L to have the valve replaced. BG replaced the valve at his request.

Mr L complained to BG because he thought it should've picked up on the easy fix much sooner. Instead, he'd been without heating for a long time because he couldn't afford to complete the work BG told him was needed.

BG didn't think the valve was the only cause of the problems because several engineers had reported possible problems with the pipes and it accepted their findings on technical matters. However, in light of some customer service shortfalls it offered Mr L compensation. He rejected the offer and BG increased the sum offered on two further occasions. Its final offer was £580 which Mr L rejected.

Our investigator looked at two key issues – whether BG misdiagnosed the problem with Mr L's central heating, and whether Mr L could've done more to mitigate the inconvenience he experienced. He noted that over the years several engineers had reported that the pipes might be the cause of the problem so he didn't feel it was appropriate to conclude that the valve was the only problem with the central heating.

Our investigator thought that Mr L could've done more to limit the time he was without heating and he didn't think it was reasonable to hold BG responsible indefinitely even if it had failed to diagnose the problem. Our investigator explained that he would've expected Mr L to explore other options if he felt BG's options were too costly.

Given our investigator's view that BG wasn't entirely responsible for the delay in resolving the problem, he thought BG's offer of £580 was a reasonable amount to settle the matter. He didn't think BG needed to do any more.

Mr L didn't agree. He explained that his complaint wasn't about whether BG misdiagnosed the problem. It was about being without heating for 20 months because of BG's failure to

diagnose the problem. Mr L said BG didn't check the pipes and that each engineer had a preconceived idea of what the problem was. Mr L also thought BG hadn't fully recognised the inconvenience and referred to a daily payment made by energy companies when customers don't have a supply.

Our investigator reconsidered the complaint on receipt of Mr L's engineer's report. However, he remained of the view that BG had done enough but Mr L didn't agree.

The complaint was passed to me to decide.

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.

I realise this will be a disappointment to Mr L but I've decided not to uphold his complaint for the reasons I'll explain now.

Firstly, I'd like to thank Mr L for providing comments and additional information, including the third party engineer's report. His clarifications are reflected in the background of the complaint.

Mr L explained that his main complaint is that BG didn't diagnose the problem with his central heating and, as a result, he was without heating for almost two years. There's no dispute that BG didn't identify or fix, until prompted, the faulty valve. Mr L says his heating works now so it must've been the problem. However, I can't conclude with certainty that the valve was the original and only problem.

I've looked at BG's work records and I can see three engineers suggested that the pipe was blocked. During each visit over three years, BG had advised Mr L to think about getting a new boiler and upgraded pipework. Because of this, he thinks BG decided even before it attended to investigate the problem that the pipes would be the cause. I can understand why Mr L might think that, but I have no reason to reach the same conclusion. I think it's unlikely that different engineers on separate visits over the course of three years failed to properly investigate.

For financial reasons, Mr L asked a third party engineer to investigate and provide a quote for flushing the system. The engineer's report supports that:

"called to flush/check flow and returns on No CH Job". By checking the pipework the engineer identified that the valve was faulty. A temporary fix resolved the problem. BG completed the subsequent valve replacement at Mr L's request.

Mr L sees this as evidence that BG failed to identify the fault. However, it tells me that if he had allowed BG to flush the pipes as it proposed, it's likely that it would also have identified that the valve needed replacing. What it doesn't tell me is whether any blockage would've been found.

The third party engineer report says *"No blockage"*. However, I don't think this supports Mr L's view that BG incorrectly reported that the pipe was blocked. BG agrees that the faulty valve contributed to the problem but as the heating still isn't working properly – Mr L says it's working *"sufficiently"* – it's not fair for me to conclude that BG proposed an unnecessary course of action.

Mr L thinks the responsibility was on BG to ensure he had heating rather than on him to look for other options to pay for a repair. I don't agree. BG proposed a way to resolve the heating fault but Mr L didn't ask it to complete the work. It was, as he says, quite some time before he asked another engineer to quote for the work. I understand why he delayed, and I can sympathise with the position he found himself in. However, I can't hold BG responsible for that. If it had done the work it proposed the fault would've been found. If flushing the pipes was the wrong course of action, it would at least have revealed that there was still a fault and BG could've investigated further.

It was an unfortunate position for Mr L to be in, but it's not reasonable to expect BG to be responsible for the lack of heating during a period it wasn't asked to complete any work.

I see that BG paid £580 in compensation to Mr L for customer service shortfalls surrounding this matter. The shortfalls relate to letters not delivered to Mr L, repeated calls, and the failure to follow up on his complaint for several months, but the compensation covers the full cost of his policy for a year. I think it was helpful for BG to do that in an attempt to settle the matter.

Mr L believes that utility companies pay up to £30 per day if left without service. Some do and I'm aware that energy distribution companies will pay for loss of supply if they're at fault for not restoring it within a fixed timeframe. Even then, the payment is capped and wouldn't extend to 20 months. However, Mr L didn't lose his supply – his heating system had a fault which BG might've fixed sooner had Mr L been in a position to pay for the additional service.

So, for the reasons I've given, I'm satisfied that BG acknowledged mistakes where it made them but I don't think it was the primary cause of Mr L being without heating or that it failed to correctly diagnose the problem. And even if it had, I think the payment of £580 is sufficient compensation.

My final decision

For the reasons given above, my final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 17 July 2020.

Debra Vaughan
Ombudsman