

## **The complaint**

Mrs W complains about the homecare cover provided by British Gas Insurance Limited. She says she replaced a boiler unnecessarily.

## **What happened**

Mrs W was having problems with her boiler. When she made a claim under her British Gas homecare cover the engineer said her boiler was too old to be repaired. Mrs W thought the quotation to replace her boiler was too expensive. So she asked another business to supply a replacement. But when it was being fitted Mrs W was told her old boiler hadn't been receiving any gas supply. And that was why it wasn't working. Mrs W had to pay over £2000 for the new boiler and didn't have heating or hot water for over a week. She doesn't feel the £700 compensation paid by British Gas is enough as it was its mistake that caused her to purchase a new boiler.

British Gas said it was sorry for the error made when its engineer visited to repair the boiler. But it couldn't justify reimbursing the full cost of the replacement. British Gas said it'd taken into account that Mrs W had been forced to replace her boiler sooner than expected. But due to its age it was highly likely to need replacing soon. British Gas believed the boiler was around 24 years old. That was well above the average life expectancy of around 10-15 years. And some of the parts in the old boiler were now obsolete so it wouldn't have been possible to continue repairing the boiler. So British Gas had offered £700 compensation for the distress and inconvenience caused.

Mrs W wasn't satisfied with British Gas' response. So she contacted our service and our investigator looked into the matter. He could see the attempted repairs hadn't gone as either Mrs W or British Gas would've liked. And he agreed British Gas had made a mistake. But he didn't think it'd done so on purpose so it could convince Mrs W to purchase a new boiler. He could see the boiler was very old. And he felt it was likely it would need replacing in the near future anyway. The manufacturer had stopped making parts for it. So further repairs might not be possible. And he didn't think it was appropriate for British Gas to fully reimburse Mrs W for the cost of the replacement boiler. So he wouldn't ask British Gas to do anything else.

Mrs W didn't agree. She felt the fault was solely with British Gas. So it should cover at least 50% of the cost for the replacement boiler. And she's asked for an ombudsman's final decision.

## **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 Mrs W feels the British Gas engineer didn't do his job properly. If he'd noticed that gas wasn't going to the boiler it might've been fixed quickly and without needing to buy a replacement. And it took quite a lot of effort to get the gas reconnected so that Mrs W was able to obtain hot water and heating. So I can appreciate how stressful this must've been.

And I've looked very carefully at everything that's happened to see if British Gas needs to do anything more to put things right.

I've looked at the homecare insurance document. It provides a boiler replacement if it can't be repaired – but only if it is less than 7 years old (or 10 years if it was installed by British Gas and covered by the policy since installation). And that confirms the typical lifespan of a boiler before it is likely to need replacement.

British Gas has accepted its engineer didn't carry out the proper checks. But I've not seen anything to suggest it acted deliberately to convince Mrs W to purchase a new boiler instead. The boiler was very old. And it was clear replacement parts were becoming hard to find. British Gas did make a mistake when it failed to notice the gas supply had been disconnected. And Mrs W purchased a new boiler because of the mistake. So I've considered what British Gas should do to put things right.

Mrs W moved into the property in 2014. So she'd only used the boiler for about five years. But I understand it was around twenty-four years old. And most boilers have an expected life span of around 10-15 years depending upon how they've been used and maintained. So it's likely the boiler would've needed repairing or replacing in the near future. And it's also likely any repairs might need parts that were no longer available. So I have to take this into account when considering what British Gas should do to put Mrs W back in the position she'd have been in if the mistake hadn't occurred.

I know Mrs W feels the engineer was quick to write off the boiler. And I do appreciate how upsetting this has been for her. She was without heating or hot water while the gas supply was reconnected and the replacement boiler was installed. But based on its age I think it's very likely she would've needed to replace the boiler within the next year or so. And she now has the benefit of a new boiler which should be more efficient and trouble-free than her old boiler.

I realise Mrs W will be disappointed with this outcome. And I do sympathise with the distress she's been put through. But based on what I've seen I think British Gas has made a reasonable offer of £700 for Mrs W's distress and inconvenience. It will cover the cost of her additional expenses as well as contributing towards the cost of the new boiler. I understand Mrs W has already received the cheque from British Gas. And I think that's a fair outcome. So I won't be asking British Gas to do anything more.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 16 October 2020.

Andrew Mason  
**Ombudsman**