

The complaint

Mr B complains that British Gas Insurance Limited doesn't cover the cost of a Powerflush as part of his home emergency insurance policy.

What happened

In November 2019, Mr B got in touch with British Gas to make a claim on his home emergency insurance policy because his heating wasn't working. British Gas sent out one of its engineers, who carried out repairs. But the engineer said there was a build-up of sludge in the boiler system and a Powerflush needed to be carried out.

British Gas explained that the costs of a Powerflush weren't covered by the policy terms. It was considered to be upgrade work. It arranged for Mr B to be provided with a quote for a Powerflush. Mr B didn't agree that the costs of a Powerflush weren't covered – he thought the terms and conditions of the policy were unclear and contradictory. He asked us to look into his complaint.

Ultimately, our investigator didn't think Mr B's complaint should be upheld. He thought the policy made it clear that Powerflushes weren't covered by the policy terms. He also felt British Gas had explained to Mr B early on why the costs of a Powerflush wouldn't be covered.

Mr B disagreed. He said the policy suggested Powerflushes would only not be covered if a policyholder had previously been advised to have one and sludge had gone on to cause a claim. He also said he'd been left without heating through winter, with vulnerable family members in his home. He'd explained this to British Gas, but it hadn't treated the matter as an emergency.

The complaint's been passed to me to decide. I need to make it clear that in this decision, I'll only be looking at whether the terms of British Gas' policy were unclear. That's because Mr B hasn't previously complained about being left without heating, or the impact on his family, so British Gas hasn't had a chance to respond to these issues. Mr B will need to make a new complaint to British Gas about these specific points before we're potentially able to help with it.

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 not to uphold Mr B's complaint. I'll explain why.

Mr B's policy includes a section called British Gas Powerflush. This explains what a Powerflush is and how why it might be needed. The policy says: *'We'll tell you if your system needs a powerflush to work properly. You'll need to pay for it separately – it isn't included in your cover.'*

I think the policy makes it sufficiently clear that the costs of a Powerflush won't be covered by British Gas – that a policyholder would need to pay for it themselves. So I think it was reasonable for British Gas to tell Mr B that if he wanted to have a Powerflush to clear the sludge in his central heating system, he'd need to meet the costs. I also think it was reasonable for British Gas to arrange for a quote to be offered to Mr B so he could decide if he wanted to go ahead.

Mr B thinks this section of the policy conflicts with an exclusion clause under the 'Central Heating' section of the policy. This says that damage due to sludge, limescale or other debris won't be covered if a policyholder's previously been told they need repairs, a Powerflush or a similar process and this hasn't been done. Mr B feels this implies that Powerflushes will be covered.

But I disagree. I don't think this term does suggest Powerflushes will be covered by the policy. It simply explains that if British Gas has previously identified that sludge is an issue in a policyholder's system and recommended a Powerflush be done to clear it; further claims for sludge won't be covered if a policyholder didn't go ahead with getting a Powerflush done. The list of 'What's covered' under this section also doesn't include the cost of a Powerflush.

In my opinion, the policy is clear and unambiguous. I think British Gas explained early on why the cost of a Powerflush wasn't covered and gave Mr B a choice about whether to go ahead or not. Mr B chose not to have a Powerflush done and chose to take up cover with a new provider. I'm pleased to hear the issues with his central heating have now been resolved without the need for a Powerflush. But overall, I don't think British Gas has done anything wrong here that it needs to put right.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 September 2020.

Lisa Barham
Ombudsman