

## **The complaint**

Mr C complains during a service carried out under his HomeCare insurance policy, British Gas Insurance Limited ("British Gas") caused his boiler to leak. This leak damaged his boiler and worktop and now they both need replacing.

Mr C has also mentioned the casing around his boiler was damaged during another visit. But he's said this was dealt with as a separate complaint by British Gas and he doesn't seem to have asked us to look into it. So I've looked at his complaint about the water damage only.

## **What happened**

Mr C has a HomeCare insurance policy with British Gas. In April 2019, his boiler was serviced under his policy. And in September 2019, he says he noticed it was leaking and his worktop was damaged. Mr C has told us he arranged a visit from a British Gas engineer who confirmed a valve in the boiler hadn't been tightened properly which had caused the leak.

Mr C says it must've been the engineer in April 2019 who caused the leak as no one else had touched the boiler. And he hadn't noticed the leak earlier as it was hidden by casing. Mr C has explained his boiler was in very good condition before the damage British Gas caused on its visits and the leak had saturated it and caused it and his worktop to rot.

British Gas thinks the leak was caused after the service. It says the boiler is old; it had advised Mr C to replace it previously; and it's pointed out that the leak wasn't reported for five months. British Gas' engineer who carried out the works in September 2019 confirmed there was a screw at the front of the boiler that had been screwed in unevenly which he corrected. But he said it didn't have anything to do with the leak which was at the back of the boiler where the isolation and filling loop are. British Gas has said during the service the engineer wouldn't have needed to loosen any of the pipes.

Unhappy with British Gas' response, Mr C came to our service. Our investigator didn't uphold his complaint as she thought Mr C would've noticed the leak earlier if it was caused during the service. And she thought it was clear based on the evidence that the boiler needed repair and was already damaged. As they weren't able to reach a resolution the complaint has been 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 don't think this complaint should be upheld for broadly the same reasons as our investigator. I know this isn't the outcome Mr C was hoping for. I'll explain why.

Mr C has provided pictures of the damage caused to his boiler and worktop which he's said British Gas hasn't considered. But I can see British Gas hasn't disputed a leak occurred or that it caused further damage.

Mr C thinks the engineer who carried out his service in April 2019 caused the leak as he left a part loose. He's given us detailed testimony about the conversation he had about the loose part with the engineer in September 2019 – so I thank him for taking the time to give us that information. But from everything I've seen in this case, I can't say it's more likely the engineer caused the leak. British Gas' engineer has told us whilst he did fix a screw which was uneven in September 2019, this was at the front of the boiler and was not the cause of the leak. He's said the leak was coming from the isolation and filling loop valve at the back of the boiler. As a new part was no longer available, the boiler needed replacing.

At the time of the visit the engineer made a note of what he'd seen on Mr C's visit record which we have a copy of. And I can see at that point he said the leak was coming from the isolation and filling loop valve and a new part was required – which supports what he's told us now. British Gas has told us there would've been no need for the engineer who carried out the service to loosen any pipes as part of the service. And had the leak been caused by a loose valve which just needed tightening, I think it's unlikely a new part would have been needed.

There were a number of months between the service and Mr C discovering the leak. I know he's said this was because the leak was inside the boiler and covered by the casing – so he didn't know it was happening until he noticed the damage to his worktop. But taking everything I've seen, I'm not satisfied it's more likely the leak was caused by British Gas. And I think it's plausible it could've been caused at any point since the service and Mr C might not have noticed it because it hadn't been going on for as long as he thinks.

I appreciate Mr C's said he keeps his belongings in an excellent condition so he can't see how the leak could have happened other than British Gas causing it. But even if he does look after his things, leaks and other damage can happen over time because of general use and wear and tear. And I think that's particularly likely in this case considering the boiler is at least 15 years old.

Mr C has said he's spent a lot of time dealing with this complaint and he's had to take time off work for visits by engineers. But as I don't think British Gas caused the damage to Mr C's boiler in this case, I don't think it needs to do anything to compensate Mr C for this.

### **My final decision**

My decision is I don't uphold Mr C's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 5 November 2020.

Nadya Neve  
**Ombudsman**