

The complaint

Miss S is unhappy with the service provided by British Gas Insurance Limited under her home emergency policy.

What happened

British Gas carried out an annual service on Miss S's boiler as part of her HomeCare policy. During the visit, Miss S explained that some of her radiators weren't heating up. The engineer investigated and said he thought a powerflush might be needed. British Gas then sent another engineer who tested the system and said that a powerflush was needed due to a blockage in the heating pipes.

British Gas provided a quote for the powerflush, but Miss S decided to use a different company, as its quote was cheaper. When that company started the powerflush, it found that it wasn't having any effect. So the engineer asked if anything had changed in Miss S's home. Miss S said that a new washing machine had been fitted and that the company that fitted it had problems with plumbing it into the water supply, but had managed to do so. So, the engineer checked where the new washing machine had been plumbed in and found two valves that had been switched off. When they were switched back on, the radiators heated up properly. However, as the powerflush had already been started, Miss S still needed to pay for it.

When Miss S complained to British Gas, it accepted that the powerflush had been unnecessary, but said that it wouldn't refund the cost of the powerflush as the other company found the cause of the issue but did the powerflush anyway. However, it offered Miss S £40 in compensation.

So, Miss S complained to this service. Our investigator upheld the complaint. She said it was reasonable for the Miss S to have relied on the view of two British Gas engineers. She said British Gas should pay £300 towards the cost of the powerflush, rather than the full amount, as Miss S had gained some benefit from it, and £100 compensation.

As British Gas did not agree, the complaint has been referred to me.

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 uphold this complaint. I will explain why.

When British Gas replied to Miss S's complaint it said that based on the documents she had provided, this showed that the other company fixed the issue with the valves and then did the powerflush when it wasn't required. I've looked at the documents that Miss S sent to British Gas. This included an invoice for the work. This explained that the purpose of the visit was to powerflush the system, that they had opened two valves, which had dealt with the heating issue, and completed the powerflush. Unlike, British Gas, I don't think the invoice

shows that the valves were dealt with before the powerflush started. I haven't seen anything that shows the invoice was a sequential account of everything that took place during the visit. The invoice was describing the services provided.

Miss S said that the company started the powerflush, realised it wasn't making a difference, so it investigated further and found the issue with the valves. The company then completed the powerflush, as it had already started it. In my view, that is credible and consistent with what the invoice said.

I also think that it was reasonable for Miss S to act on the advice given during two British Gas visits that she required a powerflush. Having acted on that advice, Miss S paid for a powerflush that British Gas accepts was unnecessary.

In response to our investigator's view of the case, British Gas said that Miss S had previously been advised to get a magnabooster, which she had declined. It said that this was also a reason why the diagnosis was pointing towards a powerflush. I can see in British Gas' records that Miss S was previously given this advice. Nonetheless, British Gas accepts that a powerflush wasn't necessary and that the issue was with the valves. A previous recommendation for a magnabooster doesn't change that. However, it does make me think that Miss S was likely to have gained some benefit from the powerflush.

British Gas also said "*if we had carried out the works we would have found the issue and not charged for the powerflush as it would not have needed to be done. The visit would also have been chargeable to the customer due to the third party interference*". British Gas' comments are about a hypothetical situation. In reality, it can't say with certainty when or how it would have identified the underlying issue or whether it would have been reasonable to charge for the visit.

Putting things right

I require British Gas to contribute towards the cost of the powerflush. I don't think British Gas needs to pay the full amount because I think Miss S is likely to have gained some benefit from the powerflush. British Gas must also pay interest on that amount from the date that Miss S paid for the work, as she lost the use of that money. It should also pay additional compensation for the distress and inconvenience caused by what happened.

My final decision

For the reasons I have given, it is my final decision that the complaint is upheld. I require British Gas Insurance Limited to:

- Pay £300 towards the cost of the powerflush
- Pay 8% simple interest on that amount from the date that Miss S paid the invoice to the date that British Gas Insurance Limited pays the money.
- If British Gas Insurance Limited considers that it's required by HM Revenue & Customs to deduct income tax from that interest, it should tell Miss S how much it's taken off. It should also give Miss a certificate showing this if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.
- Pay £100 compensation for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 15 January 2021.

Louise O'Sullivan
Ombudsman