

The complaint

Mrs C complains about the way British Gas Insurance Limited (British Gas) dealt with a claim she made under her home emergency cover.

What happened

Mrs C had had problems with her boiler – which was about 14 years old. So in January 2021 she bought a home emergency policy with British Gas and paid £168. Taking out the policy meant British Gas would send an engineer to sort out the problem.

British Gas overcharged Mrs C by £109 for the policy – but when she pointed this out the money was returned.

Mrs C told British Gas she had to shield because of Covid19. She was reassured that engineers followed the necessary safety measures.

In total ten visits were made to repair the boiler between 23 January and 19 February. There were several faults identified and fixed – but eventually an engineer said the required parts were obsolete and Mrs C would need a new boiler.

British Gas explained the policy didn't cover replacing boilers that were over seven years old. It acknowledged Mrs C hadn't been well served and refunded the amount she'd paid for the policy and paid £150 compensation.

Mrs C didn't think this was fair and asked us to review her complaint. Our investigator thought British Gas could have been more pro-active in advising that the boiler was obsolete and needed replacing – and if it had done that early on then Mrs C wouldn't have had so many visits, which were especially worrying as she said the engineers didn't always follow Covid19 safety measures.

British Gas objects – it said it did tell Mrs C on the first visit that her boiler needed replacing but she didn't want to do that so it kept trying to repair it. It thinks the compensation it's already paid is sufficient.

I've been asked to decide this complaint.

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.

British Gas says it told Mrs C her boiler needed replacing on its first visit – and has sent us a list of the codes it uses to summarise what was said to a customer. The code in question is used when an engineer has recommended one of British Gas's other companies quote to replace the boiler. A second code used suggests a quote had been provided but Mrs C didn't accept it.

The next few visits use a code that suggests no replacement is necessary – and the repairs are deemed successful.

There isn't much detail on what was actually said to Mrs C – other than that on the 18 February a part is noted as obsolete – and the following day the boiler is turned off

Mrs C says no-one told her the boiler needed replacing early in the process – which is why she kept allowing engineers to visit. And I do find that argument persuasive, given she was taking extra precautions (shielding) at the time. She's told us how worried she was when engineers didn't always follow the safety guidelines for Covid19 – and I don't doubt that. British Gas says its reminded its engineers about taking precautions which seems reasonable.

I've thought carefully about whether the additional compensation is warranted, and I think it is. Ten visits to repair a boiler – when the last but one (18 February) reports “boiler in absolute state inside” and the final one (19 February) results in the appliance being turned off suggests British Gas could have done more to bring this to a close much sooner. I appreciate British Gas' argument that it was trying to keep the old appliance going because that's what Mrs C wanted, but I think it could have prevented some at least of the visits by explaining things better. After all, it's British Gas that's the expert here, not Mrs C.

I'm pleased to see British Gas returned the premium to Mrs C – but I also think it should pay the additional £100.

Putting things right

British Gas should pay the additional £100 compensation.

My final decision

My decision is that I uphold this complaint and require British Gas Insurance Limited to pay £100 to Mrs C.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 5 November 2021.

Susan Peters
Ombudsman