

The complaint

Mr D is unhappy with the service provided by British Gas Insurance Limited (BG) during and after his annual boiler service.

What happened

Mr D had HomeCare Two insurance with BG for his boiler, control and central heating. The cover included an annual boiler service.

After BG serviced his boiler, Mr D asked why it hadn't removed and cleaned a burner or the boiler housing as it had done in previous years. He also asked several technical questions about the outcome of the service. BG said the burners didn't need to be removed and cleaned as part of the service and it responded to the rest of his technical questions.

Mr D complained to BG. He said it hadn't provided a full enough response to his questions and he didn't think the service should've been any different to that performed in previous years unless it had advised him of the change beforehand.

After lengthy email exchanges, BG visited Mr D with a safety engineer to go through his concerns. However, Mr D remained unhappy with BG's responses and brought his complaint to our service.

Our investigator didn't uphold Mr D's complaint. She thought BG had provided reasonable responses to his questions and she didn't identify any evidence that BG had failed to complete the boiler service properly.

Mr D didn't agree, and he repeated his complaint about the service BG provided.

The complaint was 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.

While I realise Mr D will be disappointed, I've decided not to uphold his complaint. I'll explain why.

There are two key issues to Mr D's complaint: that BG failed to complete the boiler service to the same standard as previous years; and that it failed to respond appropriately to his subsequent questions about the service.

Boiler service

Mr D doesn't think BG carried out the boiler service properly because it didn't do the same things it had done in previous years. BG said it completed the service in line with the expected Annual Safety Checks and in line with its servicing procedure.

Looking at the policy, it defines an annual service as:

a check in each period of agreement to ensure that your boiler, gas appliance or central heating, and ventilation is working safely and in line with relevant laws and regulations.

Under the section titled General Conditions, the policy provides the following information about what BG will do during an annual service visit:

One of our engineers will visit your home to complete your annual service. This will include testing the gases your appliance or boiler produces.

If the visit shows that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so.

During the visit, our engineer will fill in a checklist that shows you exactly what we've looked at. If we find a problem or fault that needs to be fixed, we'll tell you about it.

With specific reference to Mr D's dissatisfaction that BG failed to clean the burner or boiler housing, the policy only says BG will clean parts of the boiler if necessary following testing. BG explained this to Mr D when it said the tests showed cleaning wasn't required. While BG may have cleaned parts of the boiler in the past, I can't fairly say that means it must clean those same parts on every occasion. From the evidence provided by both Mr D and BG, I'm satisfied that BG completed the service in line with the policy.

I know Mr D had further concerns about other aspects of safety raised during BG's visit, such as the ventilation and ignition, and he says BG threatened to cancel his policy. Looking again at the policy, it says:

Safety advice

From time to time, we may tell you that your boiler, appliance or system needs permanent repairs or improvements that aren't covered by your agreement to keep working safely. For example, if your ventilation doesn't meet current gas safety regulations. If you don't follow this advice, it'll affect certain parts of your cover – but your agreement will keep running until you or we change or cancel it.

I think the conditions are clear and that by telling Mr D about aspects of his system which weren't up to current standards, BG met its obligations under the policy.

In respect of the boiler service, I haven't seen any evidence to suggest that BG failed to carry it out in line with the policy. Therefore, I'm satisfied that BG's actions were fair and reasonable in the circumstances.

Written responses

Mr D doesn't think BG provided appropriate or full written responses to his concerns. BG said it answered everything and carried out another visit to reassure Mr D.

I've looked at the questions and concerns Mr D sent to BG. The communication trail is extensive, so I won't repeat everything here. I see Mr D asked several questions to begin with and each time BG replied he raised further questions about its answers. Having considered BG's responses, I can't agree with Mr D that it failed to answer his questions. Some were of a technical nature and I understand the questions were passed to the appropriate teams within BG for a response. But I haven't seen anything in the responses to indicate that BG tried to avoid answering Mr D's questions.

While he says it was reluctant to put anything in writing, the evidence tells me otherwise. As I've said, the communication trail is extensive so it would be unfair of me to conclude that BG wouldn't commit to written responses.

As the responses and further questions became increasingly long, BG arranged a visit to Mr D with a safety officer. This was to respond directly to issues which BG found it difficult to comment on without seeing the parts of Mr D's system to which he referred. I think it was helpful for BG to arrange the visit and the evidence tells me BG treated Mr D fairly.

Overall, the evidence shows that BG completed the annual boiler service in line with the policy terms and conditions, and that it responded fairly and reasonably in writing to Mr D's questions. While he remains unhappy with the responses, I see no reason to ask BG to do any more here.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 22 July 2022.

Debra Vaughan
Ombudsman