

## The complaint

Mrs M complains about British Gas Insurance Limited's (British Gas) handling of a claim made under her HomeCare insurance policy.

## What happened

Mrs M has held a HomeCare policy with British Gas for over 16 years. She says only British Gas engineers had maintained the boiler during this time. In September 2021, Mrs M reported a fault with the boiler.

Several engineers came out. One said the problem was that one of the pipes had become twisted. Mrs M said she was told this must have been caused by one of British Gas' engineers. Mrs M arranged to have a new boiler installed and asked British Gas to share the cost of this, but it declined to do so.

Mrs M complained to British Gas about its handling of the claim. British Gas responded, saying they were unable to offer a replacement system when a successful repair to the original boiler had been carried out. It recognised there had been some service failings and offered £150 in respect of this.

Unhappy with the response from British Gas, Mrs M referred the complaint to this service. It was considered by one of our investigators, but they didn't recommend British Gas do anything more to put things right. As Mrs M didn't agree, this matter has been passed 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.

Mrs M said she was told by one engineer the twisted pipe must have been caused by a British Gas engineer, as they were the only engineers to service the boiler. I've reviewed the notes from repairs carried out on the boiler. The notes don't show the twisted pipe was noted on the records. So, while I've considered what Mrs M has told us, I'm not persuaded there is sufficient evidence for me to say it is more likely than not one of British Gas' engineers were responsible for the twisted pipe.

As I'm not persuaded British Gas is responsible for the twisted pipe, I've considered what it was required to do under the policy. In deciding this, I've reviewed the policy terms which say:

*"A **replacement** for your boiler if we can't **repair** it and:*

- it's less than seven years old; or*
- it's between seven and ten years old, we installed it and it's been continuously covered by us under either a warranty or HomeCare **product...**"*

I'm satisfied the policy terms are clear in setting out British Gas is only required to replace the boiler if it can't be repaired. The job notes show the boiler was able to be repaired.

And I think it's also worth noting that under the policy, a replacement would only be considered if the boiler was less than seven years old, or between seven and 10 years old and covered by a British Gas policy. However, the boiler in Mrs M's home was 16 years old. I can't see it would be covered under either of these provisions. I haven't seen anything else in the policy terms which means British Gas is required to replace the boiler or contribute to a replacement. It follows, I don't think British Gas acted unfairly in declining Mrs M's request that it contribute towards the cost of a new boiler. I'm not going to require British Gas to take any further action in respect of the new boiler that was installed.

However, I can see there was some inconvenience experienced as a result of incorrect parts being ordered, and an arranged visit being missed. British Gas offered £150 in respect of this in its final response letter and, on balance, I'm satisfied this amount is reasonable. I say this because while Mrs M and the others in her home were without heating and hot water for longer than they might have otherwise been had it not been for these mistakes, they've said their home was well insulated and they managed well. With this in mind, I'm not going to require British Gas to increase the payment its already made.

### **My final decision**

I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 14 September 2022.

Emma Hawkins  
**Ombudsman**