

## **The complaint**

Mr B and Mrs B have complained that British Gas Insurance Limited (British Gas) didn't properly repair their boiler before their home emergency policy expired.

For ease, I will normally only refer to Mr B as he dealt with the complaint.

## **What happened**

Mr B and Mrs B had a homecare policy with British Gas. They decided not to renew the policy. After the policy had expired, British Gas carried out further visits. During one of those visits, an engineer said the heat exchanger needed to be replaced, but that British Gas wouldn't be able to replace it as there was no policy in place.

Mr B complained because he said British Gas should have dealt with the heat exchanger because it was part of an ongoing issue from when the policy was still in force. British Gas investigated and said the engineers had fixed the problems with the boiler during their visits and the time since the last repair under the policy had taken place was enough for a fault to develop.

When Mr B complained to this service, our investigator didn't uphold it. He said there wasn't evidence to show British Gas should have been aware there was an issue with the heat exchanger or that it needed to deal with it after the policy had expired.

As Mr B didn't agree, the complaint was 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 don't uphold this complaint. I will explain why.

Mr B has said the heat exchanger should have been identified as the source of the issue when British Gas engineers visited while he still had cover in place. I've looked at the records for each of British Gas' visits. These show that each time British Gas visited it carried out work on the boiler and dealt with any issues it found. I also note that following one of the visits where a repair was carried out, the condenser valve failed. British Gas returned and replaced it, despite the policy having recently expired.

Mr B then contacted British Gas again, but it was unable to send an engineer at that time. So, British Gas offered to pay for Mr B to arrange his own engineer, but Mr B didn't do so. It was only during a British Gas engineer visit a couple of months after the policy had expired that it was found the heat exchanger needed to be replaced.

British Gas has said it had carried out appropriate repairs previously and the amount of time that had passed meant an issue with the heat exchanger could have developed during that time. In the circumstances, I think that is a reasonable assessment. I haven't seen anything

that persuades me there was a long-term issue with the heat exchanger or that British Gas should have identified an issue with it when it had previously visited. As a result, I don't uphold this complaint or require British Gas to do anything further.

I'm aware that Mr B has raised further concerns about how British Gas dealt with issues with his boiler. However, those don't form part of this complaint or my decision.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 31 October 2022.

Louise O'Sullivan  
**Ombudsman**