

The complaint

Mr and Mrs F complain about British Gas Insurance Limited (BG) who carried out work on their boiler, which was unsuccessful, following a claim under their home emergency policy.

What happened

Mr and Mrs F contacted BG as there were error codes that were displaying on their boiler. It sent an engineer to assess the issue and a power flush was recommended. The power flush was charged at £840 and took place, but this didn't appear to resolve the issue as the fault codes were still displayed on the boiler.

In addition, various parts within the boiler were affected and they needed to be changed (which BG did) so that the boiler would operate correctly. But Mr and Mrs F said that to date, the fault codes were still appearing on the boiler. So, to be charged for the power flush, which they were advised would fix the issue was unfair. So, they reported this to BG and raised a complaint.

In its final response, BG apologised for the service it had provided and said that its engineer had confirmed that a power flush had been required. BG also agreed to cancel two excess charges for two unrelated faults totally £120.

Mr and Mrs F were given their referral rights and as they remained unhappy with the outcome (as BG hadn't cancelled the invoice for the power flush), they referred a complaint to our service.

One of our investigators considered the complaint and thought it should be upheld. He said that BG should've referred the original issue (the boiler codes being displayed) to the boiler manufacturer as he was convinced that it wasn't a home emergency. He explained that as BG had recommended that the boiler was power flushed, and Mr and Mrs F followed that recommendation, which did not resolve the issue, he wasn't convinced that a power flush was needed at all. Also, despite further parts being fitted this didn't resolve the issue. So, he recommended that BG cancel/waiver the invoice of £840.

Mr and Mrs F agreed with the view, BG did not. It said that Mr and Mrs F hadn't reported any further issues about the boiler after the power flush. The parts that had been changed following the power flush were done so to keep the boiler in good working condition and because they had been damaged due to the build-up of sludge. Finally, it said that an annual service had been carried out following this, and there were no issues identified with the boiler. So, it asked for a decision from an ombudsman.

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 will uphold this complaint. And I hope my findings go some way in explaining why I've reached this decision.

Mr and Mrs F contacted BG as error codes became displayed on their boiler. After an assessment, BG recommended that the boiler was power flushed, as this would resolve the issue. Upon this advice, a power flush was carried out. But instead of resolving the issue, the error codes were still being displayed. I think the main issue of this complaint is whether the power flush was the correct remedy for the problem with Mr and Mrs F's boiler.

BG said that the power flush highlighted that other parts had been affected by the sludge in the system and those parts had to be replaced. But despite this and of course the power flush, the evidence shows that the original issue that Mr and Mrs F reported (namely the fault codes being displayed on the boiler) persisted. I think this shows that BG should've referred Mr and Mrs F to the boiler manufacturer for them to investigate why the boiler codes were showing. Instead it recommended the power flush, which I don't think was the correct advice, given that the power flush didn't seemingly repair the fault.

Further, I also think that it would've been reasonable for BG to have known that other parts were likely to fail, as a result of the power flush. Yet I can see no evidence to show that BG at any time, advised Mr and Mrs F to either contact the boiler manufacturer or advise Mr and Mrs F that the sludge in the system could damage other parts. Without this advice, I don't think Mr and Mrs F were able to make an informed decision about whether they wanted to have a power flush at all. Or whether they could have referred the issue to the boiler manufacturer.

Also, the evidence before me shows that Mr and Mrs F were concerned about having a power flush, as they said that the boiler was relatively new (around four years old at the time). But they said that as BG had advised them that getting a power flush was *'the only way to remedy the problem'*. They followed its advice.

I can see that BG also advised Mr and Mrs F to install a further heat control system to the boiler as this it said would remedy the fault. But this wasn't the case either. And whilst BG said that the issues have now been fixed, Mr and Mrs F have provided evidence to show that the fault codes were still being displayed after the power flush and other methods that BG advised them to undertake.

Consequently, I don't think that BG's recommendation for a power flush resolved the issue with the boiler. And I'm persuaded that the power flush wasn't needed.

Putting things right

In the circumstances, to put matters right, I recommend that BG cancel or waiver the invoice of £840.

My final decision

For the reasons given, I uphold Mr and Mrs F's complaint.

To put matters right, British Gas Insurance Limited to:

Cancel the invoice of £840.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 2 December 2022.

Ayisha Savage
Ombudsman