

## **The complaint**

Mr I complains about the service he received from British Gas Insurance Limited ("BG") on his HomeCare cover.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them here. Instead, I will focus on the reasons for my decision.

## **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.

Mr I complains he reported a problem with his heating system in late 2021 and was left without heating and hot water for months. I'm not persuaded, based on the evidence available to me, that I can fairly conclude this is accurate, or that if it is, BG is responsible. I'll explain why.

BG's job history records show an engineer attended on 23 November 2021 and found the boiler was working fine. The next record of contact from Mr I was on 13 January 2022. While Mr I says there was a problem with the system during this period, the evidence available to me doesn't support that BG knew about it.

BG's records then show the following:

- 15 January 2022 – the engineer said there was poor system circulation and recommended a power flush, which Mr I declined;
- 25 January 2022 – the engineer thought the issue might be with a gas valve;
- 27 January 2022 – a gas valve was replaced (seemingly temporarily fixing the problem) and the engineer recommended a power flush, which Mr I declined;
- 17 February 2022 – a gas valve was reset and the engineer recommended a power flush, which Mr I declined;
- 21 February 2022 – the system was inspected
- 22 February 2022 – a new gas valve was fitted. This appears to have fixed the problem, at least temporarily.

Based on the above, I'm satisfied BG responded to Mr I's claim reasonably quickly and repeatedly until the problem was fixed, despite its repeated recommendation for a power flush being declined. Mr I suggests recommending a power flush was inappropriate and caused unnecessary delays. I'm not persuaded that's this case, for the following main reasons:

- the nature of the alleged problem (radiators not heating up and a noisy pump) are symptoms of poor circulation, for which the remedy is generally a power flush;
- Mr I's system was about 30 years old, and power flushes had been recommended by BG, and declined by Mr I, in the previous years; and

- more than one engineer recommended a power flush, so this wasn't the opinion of one person.

Mr I is also dissatisfied about how a claim he made for a separate, electric based issue, was handled. As I understand it, there was a sockets fault which Mr I reported on 20 February 2022 and BG repaired on 22 February 2022. I find that repair timeframe reasonable.

Overall, based on the evidence available to me, I find BG dealt with Mr I's claims satisfactorily. BG (and Investigator) agreed the customer service could have been better at times. For example, some visits were rescheduled/cancelled. BG offered Mr I £180 compensation (in total) and a £50 policy discount. I consider this a fair and reasonable resolution to this complaint.

### **My final decision**

I uphold this complaint and require British Gas Insurance Limited to do as it's offered, if hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 1 June 2023.

James Langford  
**Ombudsman**