

The complaint

Mr Y complains that British Gas Insurance Limited charged him two policy excesses for repairs carried out on 21 February 2022 and 17 June 2022. He believes that the repairs were related so only one excess should have been charged. He's also unhappy about the level of customer service provided and says he's still having problems with his heating system.

What happened

Mr Y has a HomeCare policy with British Gas. This provides boiler, controls and central heating cover, including an annual service. He's covered for repairs to his central heating system, but each separate repair is subject to a £60 policy excess. This is confirmed in Mr Y's policy schedule.

Mr Y has told us that in 2022 he noticed that an external overflow pipe from his boiler/hot water tank was seeping and the boiler/water pressure in his heating system gradually reduced. He says engineers attended his home six times but this issue wasn't resolved. And he's unhappy that he was charged a second policy excess in June 2022, when he believes this repair was related to the work carried out earlier.

He also unhappy about the level of customer service provided by British Gas and the records he was given of the work their engineers had completed.

The records provided by British Gas show that an engineer attended Mr Y's property on seven occasions between 21 February 2022 and 17 June 2022. They've told us that he was charged a £60 excess on 21 February 2022 when a leaking thermostatic relief valve was replaced in a bedroom and a filter cleaned. And on 17 June 2022 when a combi valve and a temperature pressure relief valve were replaced.

On 4 April 2022 two engineers attended and Mr Y's annual service was carried out. A pressure-reducing valve was noted to be failing and a replacement was ordered. The engineer returned on 6 April 2022 to replace the valve. British Gas say that Mr Y wasn't charged for either of these visits.

On 20 May 2022 a further engineer attended. Mr Y wasn't happy with this appointment as he said the engineer was in his property for a matter of minutes and didn't do any work. British Gas have told us that the engineer's notes say he pumped the expansion vessel on the Megaflow. Mr Y wasn't charged for this appointment.

On 13 June 2022 a further engineer attended. He found the Pressure Relief Valve (PRV) and Temperature Pressure Relief Valve (TPRV) to be leaking. These were replaced on 17 June 2022. Mr Y was charged a £60 excess which he disputes as he believes this work is linked the work done on 21 February 2022. And he wants British Gas to write off this charge. But they say this repair wasn't related to the previous repair so an excess of £60 was correctly charged.

Mr Y is also unhappy about the waiting times when he needed to call British Gas, and the

documentation provided by the engineers to confirm what work they'd carried out.

Mr Y raised a complaint on 27 June 2022. British Gas didn't uphold his complaint. In their response they provided details of the work carried out by their engineer on each visit and said they were satisfied that a second policy excess was correctly payable due to the work the engineer carried out. And they weren't prepared to waive this payment.

The final response letter wrongly refers to an engineer visiting Mr Y's property on 1 June 2022. We've checked this with British Gas and they've confirmed that this is a typing error. There was no visit on this date and the second excess was charged for the work done on 17 June 2022.

Mr Y wasn't happy with the response he received to his complaint and referred it to our service. Our investigator considered the complaint but didn't uphold it. She acknowledged that based on the information provided by both parties they'd been some shortfalls in the service Mr Y received. But she was satisfied British Gas had applied the excess fees fairly and in line with Mr Y's policy terms.

She said the work carried out on 21 February 2022, when the first excess charge was applied, related to draining and replacing a valve in a bedroom radiator. The second excess charge was related to a different issue, replacing a leaking Pressure Relief Valve (PRV) and Temperature Pressure Relief Valve (TPRV). She was satisfied these were different issues related to different components which served unique purposes.

And she referred to Mr Y's policy terms and conditions which say, "Our engineer will use their expert judgment to decide whether a fault is related to an earlier fault or not". So she was satisfied that the excess fees were correctly charged.

Our investigator also considered the level of customer service British Gas provided. Mr Y had complained that the engineer who attended his property on 4 May 2022 did nothing. She thought it likely that the engineer didn't find any faults during this visit based on his note, "All ok". And as Mr Y wasn't charged for this appointment, she didn't think British Gas had done anything wrong.

She also considered what Mr Y had said about long waiting times when he called British Gas. She accepted there may have been times when he'd had to wait longer on the phone, than he liked. But said she wasn't going to ask British Gas to do anything as waiting times can vary depending on the demand for their services and the availability of agents to take calls.

Mr Y also complained about the lack of records left by the engineers about the work they'd carried out. Since our investigator provided their opinion we've checked with British Gas and they've told us that their engineer's leave a worksheet at the property at the end of each visit, which is a record of what they've done. They don't keep paper copies, but the engineer enters the information on his terminal and this is shown on the work history for the customer's account.

Mr Y didn't accept our investigator's opinion so the case has come to me for a 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 Y has told us that he's unhappy that after all the visits engineers made to his property last

year, he still has a leak. This wasn't addressed in the final response letter he received from British Gas. We've checked with them and they've confirmed that Mr Y hasn't raised a complaint about this. If he wants to pursue this Mr Y can contact British Gas to raise a complaint, or we can do this for him. But it's not something that I can consider.

Mr Y's policy schedule confirms that work carried out under his policy has a £60 policy excess. I'm satisfied based on the information British Gas have provided that the two policy excesses he was charged, relate to different jobs. So it wouldn't be fair to ask British Gas to waive the second excess.

British Gas have told us that their engineer would have left a job sheet with Mr Y at the end of a visit where work had been carried out. While they don't have a copy of this, the engineer would have entered details of the work done on his terminal, and they've provided a record of that for the visits that took place between 21 February 2022 and 17 June 2022. Mr Y has said he's not happy with the detail given of the work that had been done. But I think it was reasonable for the engineer to record brief details of the fault and what was done to correct it.

In relation to the engineer's visit on 4 May 2022 I think it's reasonable to say that no fault was found as the engineer recorded, "All ok".

While I appreciate that it's frustrating if there is a long wait when trying to get through to a business by phone, it's not our role to tell them how they should operate. And there are always going to be times of greater demand when waiting times are going to be longer. British Gas have apologised for the delays Mr Y experienced and I'm not going to ask them to do anything more.

My final decision

For the reasons set out above my final decision is that I don't uphold Mr Y's complaint about British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 19 July 2023.

Patricia O'Leary
Ombudsman