

The complaint

Miss C has complained about how British Gas Insurance Limited (British Gas) dealt with repairs under a home emergency policy.

What happened

Miss C contacted British Gas to fix with a faulty central heating timer. British Gas visited on a few occasions. An engineer fixed the timer issue about two years after Miss C first contacted British Gas. The engineer also found that the thermostat was incorrectly wired. He thought this was likely to have been the case since the system was installed and meant the water had stayed hot while the heating was on. He fixed the issue.

Miss C complained. She said British Gas should have found the issues with the timer and the thermostat much earlier and that its failure had cost her money and caused inconvenience. When British Gas replied, it accepted Miss C had been caused inconvenience because some of the appointments needed to be rescheduled. However, it said she had been advised on several occasions that her boiler should be replaced. The issue with the thermostat also wouldn't have been picked up earlier as it wasn't a safety issue. It offered £100 in compensation.

When Miss C complained to this service, our investigator didn't uphold it. He said British Gas had dealt with the complaint fairly with the compensation it offered. The issue with the thermostat was a pre-existing fault, which wasn't covered by the policy, and there wasn't evidence to show it should have been picked up earlier.

As Miss C 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.

When Miss C first contacted British Gas, an appointment was scheduled. However, it was rescheduled twice and took place about two months later. When the engineer visited, the records showed he replaced a suspect valve head and the system was working ok. However, Miss C contacted British Gas again as the timer still wasn't working properly. So, another engineer visited about a month later. He also found an issue with a valve, which he fixed. Miss C has said she didn't then want visitors in her home, so the next time British Gas visited was about 18 months later when the annual service took place.

I can understand Miss C would have wanted the first engineer to fix the issue. But, I haven't seen anything that persuades me the actions of the first or the second engineer were unreasonable based on the information available to them at the time. The next opportunity British Gas had to look at the timer was over 18 months later, but this wasn't down to the actions of British Gas, so it wouldn't be fair for me to hold it responsible for that or the inconvenience Miss C experienced before the third visit.

At the third visit, the engineer replaced another part and reported that the system was working ok. However, Miss C contacted British Gas again as there was still an issue with the timer. Another engineer visited, replaced another faulty part and the system was found to be working ok. It was only when the fifth engineer visited that the issue with the timer was fixed.

Until it was fixed, Miss C had to turn off the heating by switching it off at the fuse box. I can see this would have been inconvenient. However, I'm also mindful that Miss C had been advised on several occasions that her boiler needed replacing. The engineers also seemed to take reasonable actions during their visits, including testing that the system was ok. British Gas also revisited to investigate further when Miss C reported the issue hadn't been fixed.

The fifth engineer also told Miss C the thermostat was incorrectly wired. Miss C said he told her he thought it had never worked, which meant the water stayed hot the whole time when the heating was on. Miss C has said the central heating system had been there for more than 25 years. It wasn't installed by British Gas. British Gas's policy also didn't cover pre-existing issues. Despite this, the engineer fixed the issue as a gesture of goodwill, which I think was fair. Miss C has said British Gas should have found the issue with the thermostat sooner. However, British Gas explained that it wasn't a safety issue and it wasn't an easily observable problem. So, I'm not persuaded there was a reason why British Gas should have found the issue earlier. But when it found it, it fixed it.

I'm aware Miss C has said British Gas was responsible for higher energy usage at her property as it should have found the issues earlier. However, I'm not persuaded it should cover these costs. The main cause of any higher costs seemed to be the thermostat wiring, for which British Gas wasn't responsible and had no reason to identify as an issue before it did. In response to the complaint, British Gas offered Miss C £100 compensation for inconvenience caused to her because of rescheduling appointments. I think that was fair in the circumstances. Having thought about all of the above, I don't uphold this complaint or require British Gas to do anything further.

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 Miss C to accept or reject my decision before 30 May 2023.

Louise O'Sullivan
Ombudsman