

The complaint

Mr and Ms M complain that British Gas Insurance Limited repeatedly failed to accurately diagnosis a problem with their boiler under their HomeCare policy.

What happened

- Mr and Ms M hold a HomeCare policy with British Gas for their rental property.
- In June 2022, Mr and Ms M contacted British Gas regarding a knocking noise that they say was happening intermittently from either the boiler or the pipes.
- An engineer attended on 15 June 2022. The notes from this visit confirm that the boiler was working on arrival and the noise couldn't be heard. As such, no fix was implemented.
- As no repair had been carried out, Mr and Ms M didn't pay the policy excess. They were subsequently contacted by a debt collector who only ceased chasing them after they raised a complaint to British Gas.
- A further visit took place on 2 August 2022 as the knocking noise continued. But again, the noise couldn't be heard by the engineer when they attended. The notes indicate that the engineer strapped the pipes next to the boiler as this was suspected to be causing the problem.
- This didn't resolve things, so on 31 August 2022 British Gas sent an independent expert. But as they couldn't replicate the noise, they also couldn't determine what the problem was, and a fix couldn't be carried out. Mr Z says the engineer became aggressive and threatening.
- An independent expert attended again on 9 September 2022 and this time they were able to determine that there was a problem with the boiler. This was reported back to British Gas.
- As a diagnosis had been made, British Gas arranged for its engineer to return on 10 October 2022 and a repair was carried out. This appears to have resolved the problem.
- Mr and Ms M logged a complaint. They say:
 - the repeated misdiagnosis of the problem has impacted the life of the boiler and its efficiency.
 - there were delays in handling the claim.
 - the independent expert was aggressive and threatening in his behaviour when attending on 2 August 2022, which was reported to the police.

- British Gas acknowledge that a repair wasn't implemented quickly enough after a diagnosis had been made. It offered £200 compensation to put things right, and waived the policy excess of £60.
- In regard to the expert's behaviour, British Gas said an internal process was being followed and that the expert's recollection of what had happened was that he was advising Mr M when Mr M started to record him on video and accuse him of swearing. British Gas say it will cooperate with any police investigation should they be in touch.
- Mr and Ms M weren't satisfied that this went far enough to rectify things, so they brought their complaint to our service. But our Investigator thought British Gas had done enough to put things right.
- As Mr and Ms M don't agree, the complaint has been passed to me to decide.

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 and Ms M are covered by their HomeCare policy for repairs to their boiler. But when attending the property in June and August 2022, the boiler was found to be working and there was no knocking sound to be heard. As such, I can't fairly say that British Gas should've done more on these visits to repair the boiler as there wasn't anything to repair.
- I appreciate Mr and Ms M say there was a repeated misdiagnosis, but I don't agree. There was no diagnosis at all. And this was because British Gas couldn't hear the knocking or replicate it, so it's not unreasonable that its engineers weren't able to establish the problem. I'm aware the engineers were given videos and audios of the noise, but they said they'd need to hear the noise for themselves. This is understandable given that it's hard to determine where a noise is coming from when it's on a recording, rather than live and in the engineer's presence.
- For this reason, I'm not persuaded that there was any avoidable delay between 15 June 2022 and 9 September 2022. Nor was there a misdiagnosis.
- A diagnosis was made in September, at which time British Gas were able to arrange a repair. But this didn't take place until a month later. I agree there was a delay from this time until the repair was carried out, which Mr and Ms M should be compensated for.
- When determining the level of compensation appropriate for what's gone wrong, our service will look at the impact this had. Mr and Ms M say the delays have impacted the life and efficiency of the boiler, but they haven't provided any expert evidence to demonstrate this is the case. I'm aware they spoke to the manufacturer's customer service department who said that in general terms, the boiler may be impacted. But they haven't come out to see the boiler or provide any expert opinion to say that it has been impacted and specifically, how. Without evidence that the boiler has been affected and why, I can't fairly make a finding that it has been.
- From the information I've seen, the impact to Mr and Ms M is limited to the distress

and inconvenience they were caused during the delays I consider to be avoidable – which is between 9 September 2022 and 10 October 2022.

- I haven't been provided with any video footage which shows me that the expert behaved inappropriately. Mr M has provided a few seconds of footage which shows the expert leaving where he is looking at his phone and Mr M is calling after him. I also haven't been provided with any police report as Mr M says the police told him to contact British Gas. Whilst I have both Mr M and the expert's recollections of what happened, I wasn't there and I have no evidence to rely on other than one person's word against the other, so I can't say with any certainty what actually happened.
- Based on the evidence I do have, I'm satisfied that the redress offered by British Gas is fair and reasonable in the circumstances of the complaint. As the compensation of £200 has already been paid and the policy excess waived, I'm not asking it to do anything more.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Ms M to accept or reject my decision before 22 September 2023.

Sheryl Sibley
Ombudsman