

The complaint

Mr M complains about work carried out by Domestic & General Insurance Plc ('D&G') under his boilercare policy.

What happened

Mr M holds boilercare cover with D&G. He says he noticed some problems with his heating and hot water, but didn't arrange any repairs as his boiler was due for its annual service. D&G carried out the service on 25 October 2023. A fault with the boiler was then logged with D&G on 31 October 2023. Mr M paid the £50 excess and an engineer attended.

The engineer told Mr M there was an issue with the meter, and some parts were changed. However, the problem with the boiler remained. D&G's engineer reattended and thought there was a problem with the filter, which wasn't covered under the policy. Mr M arranged for his own engineer to inspect the boiler, and he said the engineer told him all that was needed was a service.

Mr M complained to D&G that the initial boiler service hadn't been done properly, and he'd paid a £50 repair excess for no reason. D&G didn't think it had done anything wrong, and so Mr M brought a complaint to the Financial Ombudsman Service.

Our investigator didn't recommend the complaint be upheld. She thought the available evidence didn't support that D&G's engineer had misdiagnosed the problem with the boiler, or that D&G hadn't done the annual service.

Mr M didn't accept our investigator's findings and so the matter has been passed 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.

The policy includes an annual service, and also covers a repair for heating equipment in the event of a mechanical or electrical breakdown.

Mr M says that when the boiler service was carried out on 25 October 2023, the engineer found a problem with the boiler and said they'd report this. However, when he didn't hear anything, he called D&G on 31 October 2023 to report the fault.

D&G doesn't have a record of a fault being found during the service. Though given that Mr M called D&G less than a week after the service had been done, this does seem to support Mr M's recollections about this point.

D&G arranged for an engineer to attend. They found the boiler had fluctuating pressure. The meter and governor were changed due to water being present. The gas main was pumped out to remove water. It's not clear to me if this work was done by D&G's engineer or the gas

supplier. In any event, this didn't resolve the problem with the boiler, and so Mr M thinks there was no need for this work to be done.

I think it's unlikely this work would have been done if it was unnecessary. Though I can appreciate Mr M's frustration that the boiler still wasn't working after this. He raised another fault on 2 November 2023, but didn't pay another excess.

D&G's engineer reattended and thought the problem was due to mould on the filter, which had been caused by water in the pipework. As the policy only covers repairs in the event of mechanical or electrical breakdown, I'm satisfied it was reasonable for D&G to say this repair wasn't covered by the policy.

I've read Mr M's engineer's later report. He says that on arrival, he found that the boiler was only firing up for around 60 seconds on both heating and hot water. He opened the combustion chamber and noticed the burner/heat exchanger and fan were all very dirty. He says he strip cleaned the boiler and serviced it properly and it was then working.

Mr M thinks D&G didn't carry out a proper service in the first place, given that the boiler worked after his own engineer did a service. However, I can't ignore that parts needed to be changed because of water in them after D&G carried out the service. So it seems there were other problems affecting the boiler (which Mr M accepts he was aware of before the service was done), and the boiler didn't just need a service.

The servicing of the boiler may well have resolved the problem after the parts had been changed and gas main pumped out. But that doesn't mean that D&G didn't service the boiler properly initially. When D&G's engineer reattended after the fault was again raised on 2 November 2023, they were looking at whether any repairs were needed that were covered under the policy. A further service at that time wouldn't have been covered, even if the engineer thought this might have resolved the issue with the boiler.

I therefore don't find that D&G has done anything wrong here.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 2 April 2024.

Chantelle Hurn-Ryan
Ombudsman