

The complaint

Mr N has complained that British Gas Insurance Limited (British Gas) damaged his boiler when it carried out a repair under his home emergency policy.

What happened

Mr N arranged for a British Gas engineer to visit a rental property he owned when the boiler stopped working. The engineer topped up the pressure on the boiler and when he left the boiler was working. However, a couple of hours later, the boiler started to leak. Mr N contacted British Gas again and it sent another engineer. The engineer said the leak had catastrophically damaged the boiler at the heat exchanger. Mr N arranged for his own engineer to replace the boiler.

Mr N complained to British Gas. He said his own engineer had assessed that the heat exchanger had cracked and was leaking due to excessive water pressure. He wanted British Gas to pay for the new boiler. When British Gas replied, it said it had assessed the fault and its engineer didn't cause the damage. All he did was top up the pressure. The leak after this repair was coincidental. The main issue was the heat exchanger, which its engineer hadn't touched. Its second engineer confirmed he hadn't said the first engineer caused the leak. The engineer assessed that the pressure release valve should have come into operation. It was more likely due to the pipe entering the heat exchanger already rusting, which was where the leak was clearly visible. It said it had also been recommending a new boiler since 2015. It said it wouldn't contribute towards a new boiler. However, it offered £100 compensation for the delay in responding to the complaint.

Mr N wasn't satisfied with this response, so he complained to this Service. Our Investigator didn't uphold the complaint. He said Mr N's engineer had said excessive water pressure caused the heat exchanger to crack and leak. However, British Gas had explained that the boiler had a pressure relief mechanism. So, if the pressure had been too much, it would have kicked in and wouldn't have caused a leak. He said the evidence didn't show British Gas was responsible for the leak.

As Mr N didn't agree this was a fair outcome, 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.

Having done so, I don't uphold this complaint. I will explain why.

Mr N's engineer diagnosed the problem with the boiler as "*heat exchanger cracked and leaking due to excessive water pressure. Uneconomical to repair*". British Gas also said the issue was with the heat exchanger. Mr N has said that the second British Gas engineer who visited said the first engineer had caused the problem. British Gas asked the second engineer about this, who said this wasn't correct. I'm also aware of the age of the boiler, but that Mr N has said this wasn't relevant and the boiler had been operating fine before the first engineer's visit.

It's my understanding that all the first British Gas engineer did was top up the water in the system. He said he did this correctly. Even if he didn't do so, British Gas has said the pressure relief valve should have come into operation to relieve excess pressure. So, I think this indicates that either the engineer topped up the pressure correctly or, even if he didn't, there was then an issue with the pressure release valve. I haven't seen evidence to show the first engineer touched the pressure release valve.

British Gas also thinks rust affected a pipe going into the heat exchanger, which was possibly the cause of the leak. Mr N said there was no evidence of corrosion. Although it might be helpful to identify the exact cause of the leak, I don't think I need to know this to decide what is a fair and reasonable outcome to this complaint. The issue I'm considering is whether British Gas' engineer was responsible for the leak because he repressurised the system.

From what I've seen, the first engineer dealt with the issue reported and the boiler was working when he left the property. I haven't seen evidence that what the engineer did was wrong. So, I don't think I can fairly hold British Gas responsible for the boiler leak. As a result, I don't uphold this complaint or require British Gas to do anything further in relation to it.

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 Mr N to accept or reject my decision before 17 September 2024.

Louise O'Sullivan
Ombudsman