

The complaint

Mr R and Mr M have brought a complaint about British Gas Insurance Limited ("BG") in their capacity as directors of limited company, "T".

For ease, I'll refer to Mr R throughout this decision, as most of the correspondence in this case has been with Mr R.

The complaint concerns a large gas bill which Mr R says was incurred due to a misdiagnosis of an issue with the heating system.

Any reference to British Gas Insurance Limited ("BG") includes its agents.

What happened

Mr R held a HomeCare policy with BG for both his home and office premises. In March 2021 the heating system broke down, so Mr R called for an engineer. The engineer proceeded to repair the part of the system that had caused it to shut down. Mr R queried why the radiators weren't as warm as they used to be, and the engineer suggested it might be due to a blocked pipe and recommended a power flush.

In October 2021, the system broke down again. The engineer on that visit checked and freed any stuck radiator valves and chased the power flush quote which was then received. But Mr R says nothing much changed, as the radiators still weren't hot and there was a strange noise coming from the system every time the boiler was due to come on, that continued. At this point Mr R says the boiler was only around ten years old.

Mr R decided against a power flush at a cost of £915. A service was carried out in 2022 but it wasn't until a later visit that Mr R was told he could have the power flush for free as it was included in the package when the boiler had been installed. The power flush was carried out later in 2023, but it didn't seem to make any difference. Mr R noticed his bills were continuing to rise at this point, but thought initially that this may be due to the general price increases globally. Mr R says his energy bills increased to a level that was impacting their mental health, so he called out another engineer.

When Mr R described the problem, the engineer said it sounded like they had a blocked heat exchange, and replaced this for them. Mr R says another engineer later saw the old part and said that it looked like it had been blocked for a long period of time. So Mr R made a complaint to BG, saying it had missed opportunities to correctly diagnose the problem.

In its response, BG said it didn't think the heat exchanger had been blocked for some time, and that this had likely happened more recently. So it didn't agree its engineers had done anything wrong. It offered Mr R £100 to apologise for his complaint being closed down prematurely and not receiving a promised call back.

Mr R didn't accept BG's response, so he referred his complaint to this service. Our Investigator considered it, but didn't think it should be upheld. She said successful services were carried out on Mr R's boiler and the blockage could've happened since the last service

in 2023. She also said even if the blockage had happened some time ago, there wasn't enough evidence that BG should've been able to correctly diagnose the problem with the heat exchange sooner.

Because Mr R didn't agree with our Investigator's opinion, the complaint has now come 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.

Having done so, I've decided not to uphold this complaint. I'll explain why.

Mr R says BG misdiagnosed the issue with the heating system and missed opportunities to identify that the problems he was experiencing were due to a blocked heat exchanger, when BG visited him between March 2021 and January 2024. He's said the issue should've been picked up sooner because he'd mentioned that the radiators weren't warm enough, that there was a noise coming from the system, and that his bills were very high.

I can certainly understand Mr R's concerns. It seems as though his gas bills were higher than average for some time, and I've no doubt about the worry and frustration this must've caused. But I don't have enough evidence in this case to safely conclude that the blocked heat exchange was causing the high gas bills, or that BG should've diagnosed the problem sooner.

I say this because, the evidence I've received from BG shows that if the heat exchanger had been blocked for the length of time Mr R has suggested, then BG's engineer's readings from each annual service would've shown a significantly lower gas rate. It's given further detail about why this would happen – explaining that air travels through the heat exchange and if that was blocked then the gas pressure would be much lower and the readings don't show this. I accept that explanation. This means the blockage may have happened more recently than Mr R thinks.

But BG has also said that even if the heat exchange had been blocked for some time, this doesn't necessarily mean it was misdiagnosed. There are a number of things that can affect the temperature of radiators, or cause the system to make unusual sounds. The system can be serviced annually even if the heat exchange is blocked, because the purpose of an annual service is to check that the boiler is working safely and not to investigate a fault. There wouldn't have been a reason for BG to take the boiler apart during the call outs to check for a blocked heat exchange, because there were no obvious faults such as a leak which would require further investigation.

Mr R's pointed out that he mentioned various problems to engineers, but that BG engineers aren't given enough space to note down details of conversations. And I don't doubt that Mr R's recollection of telling engineer after engineer about the sounds from the heating system and the temperature of the radiators is accurate. But I'm afraid that doesn't mean I can safely conclude that the fault was misdiagnosed because the evidence doesn't persuade me that the issue with the heating was raised after the power flush was carried out. So I'm not persuaded the blocked heat exchange should've been identified sooner.

Ultimately, as I'm not a boiler engineer, I have to rely on expert evidence to enable me to reach a fair and reasonable outcome on this case. The expert evidence in this case is from both BG, and Mr R's gas engineer. Mr R's expert says he looked at the old heat exchanger and could tell it had *"been well and truly blocked over a long period of time because the*

boiler is now 14 years old". But this doesn't explain how the engineer could tell the heat exchange had been blocked for some time. Just because a boiler is of a certain age, it doesn't necessarily follow that the issue it's had has also been present for a while. I think the engineer could've given a more thorough explanation of why he was convinced that the part had been blocked for a considerable amount of time and could've gone into some detail about why other engineers should've spotted it based on the available information.

BG's evidence includes its own engineers' comments – and these persuade me that the blocked heat exchanger was likely not misdiagnosed and likely not the cause of Mr R's high gas bills. Its engineers have confirmed that following the power flush, no breakdown visits had been booked in with regard to poor heating performance. And the only breakdown reported was a defective diverter valve. I understand Mr R's position that at times they would see if they could live with the problems without reporting them constantly, but I can't conclude that issues were missed if there isn't enough evidence that they were brought to BG's attention.

As I understand it, there are a number of different indicators of a blocked heat exchange, including but not limited to the radiators not reaching the desired temperature. And similarly, there are a number of different problems that can be correctly diagnosed due to radiators not getting hot enough. So, although I'm very sorry to disappoint Mr R, I'm afraid there isn't enough evidence in this case for me to conclude that BG misdiagnosed the problem.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 19 December 2024.

Ifrah Malik
Ombudsman