

The complaint

Ms C has complained that British Gas Insurance Limited (British Gas) damaged her boiler when it carried out an annual service under a home emergency policy.

What happened

Ms C had a home emergency policy with British Gas for several years. This included an annual service. When British Gas carried out an annual service, she contacted it shortly after because there was a banging noise coming from her boiler. British Gas sent an engineer who adjusted the boiler case. A while later, Ms C contacted British Gas again because she said there was still a banging noise. British Gas visited a few times, including fitting a new fan motor and pump. However, this didn't resolve the issue.

When Ms C complained, British Gas didn't uphold the complaint. It said engineers had visited on several occasions. After carrying out work such as replacing parts, an engineer found the noise was coming from the case, which wasn't fully secure. It wasn't possible for British Gas to source a replacement casing as it was no longer available. Ms C also hadn't been able to locate the part. It said that at several renewals Ms C had been told that due to the age of her boiler it might not be possible to source parts. It had also previously recommended that Ms C replace her boiler, which she had declined. A manager had confirmed its engineers had carried out the annual service in line with its guidance and was comfortable the engineers hadn't caused any damage to the boiler. Having listened to a video clip, the manager had determined that the noise sounded like a case rattle and that no other functional part of the boiler would create the noise. It said it wouldn't be offering to supply and fit a new boiler.

Ms C disagreed with some of British Gas's response and provided further comments. When British Gas didn't reply, she brought her complaint to this Service. Our Investigator upheld the complaint. He said, based on the evidence, he was reasonably satisfied that British Gas and its engineers were responsible for damage to the casing. The visit history showed the noise only started after the annual service. It wasn't possible to replace the casing because it was obsolete. British Gas had said it could fit a rope seal in the boiler, which he said was a reasonable next step and should be investigated further. He also said Ms C had been caused distress, worry and inconvenience over a long period of time. So, he said British Gas should pay £500 compensation.

British Gas didn't agree. It said the case had failed due to wear and tear because of the age of the boiler. It also didn't think it should pay compensation. So, 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 uphold this complaint. I will explain why.

Ms C's boiler was more than 35 years old when the boiler noise started. She said the boiler had been serviced by British Gas for many years and no-one else had touched the boiler following the annual service, which was when it started. She said the boiler was in good working order before the noise started.

So, the first thing I've thought about is whether British Gas was responsible for the noise in the boiler. Looking at British Gas' records, I couldn't see anything that suggested there was a noise from the boiler before the annual service at which Ms C said it started. Shortly after that visit, Ms C reported to British Gas that there was now a noise. When British Gas visited, an engineer found an issue with the boiler casing, which he adjusted.

Ms C continued to report a noise. So, British Gas replaced the fan motor and a pump. But this didn't stop the noise. British Gas later decided the noise was because of the boiler casing. It has said the age of the boiler and it being necessary to remove the case at each service meant the casing had failed due to wear and tear. British Gas has told this Service the noise could be down to the loosening of the spotwelds of the case. It said failure of the welds would be down to wear and tear of the case during its removal over the lifespan of the boiler. However, it's my understanding that the person who made this assessment hadn't seen the boiler, apart from possibly looking at a video of the noise. I also haven't seen evidence to show any of the engineers who saw the boiler noted that the spotwelds had loosened. Although British Gas has said the issue with the case was inevitable, even taking into account the age of the boiler, I've not seen evidence that persuades me this was more likely why the case was rattling. Having thought about this, on balance, I'm more persuaded that a British Gas engineer caused the issue with the case. So, I think it's responsible for putting this right.

Ms C has said she wants British Gas to replace her boiler. I'm not persuaded that would be fair in the circumstances. The policy doesn't cover replacing a boiler of this age. If I think about what is fair outside the policy cover, I don't think I can fairly say it should replace the boiler at this time. British Gas has tried to source a new case, but has been unable to do so. It also said it would reimburse Ms C if she was able to obtain a new case. But, she was also unable to do so. So, I think British Gas has taken steps to try and fix the problem, but due to the part being obsolete, it hasn't been possible to resolve the issue in this way.

British Gas has also said it can try and fit a rope seal in the boiler, which might stop the noise. British Gas has said it offered this option to Ms C. However, Ms C has said this was never suggested to her. I also can't find anything in British Gas' records or the emails between British Gas and Ms C that suggest this offer was made. So, I'm more persuaded by Ms C's testimony that this offer wasn't put to her. But in order to resolve this complaint, I think British Gas should follow up with Ms C on its suggestion to fit a rope seal in the boiler to try and stop the noise.

I've also thought about compensation. I think Ms C has been caused considerable inconvenience by the noise from her boiler. It was ongoing for some time and despite British Gas trying to fix it, it was unable to do so. It's my understanding that the noise was clearly audible in Ms C's home while the boiler was on and the only way to stop it was to turn the boiler off. But then she had no heating and hot water. So, taking the full circumstances of what happened into account, I think British Gas should pay Ms C £500 compensation. I think this fairly reflects the impact on Ms C of the issue with the boiler casing following the annual service.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require British Gas Insurance Limited to:

- Follow up with Ms C to fit a rope seal in the boiler.
- Pay Ms C £500 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 14 February 2025.

Louise O'Sullivan
Ombudsman