

The complaint

Miss B complains that when British Gas Services Limited (“BG”) serviced her boiler, it didn’t notice problems with its installation.

What happened

Miss B had a boiler repair and servicing policy with BG covering her domestic boiler.

In March 2022 Miss B had her boiler replaced by a third-party company which I’ll refer to as “T”.

In June 2022 the new boiler was serviced by BG under the policy.

Miss B asked for an engineer from the Gas Safe Register (“GSR”) to check the boiler in 2024. She said she’d always had some issues with the boiler. T was registered on the GSR at the time it installed the boiler.

The GSR report said there were a few issues with the installation that weren’t in accordance with current standards. But it also said there were two areas showing the installation of the boiler meant it was ‘at risk’. The boiler was shut down and marked as such by the GSR engineer.

Miss B took T to court. Miss B said she accepted a small payment from T and decided to not pursue further legal action.

Miss B complained to BG. She thought BG should have noticed the problems with the installation of the boiler when it serviced it in June 2022, a few months after it’d been installed.

BG said its routine checks under its cover showed the boiler was operating within its manufacturer’s parameters. Its service didn’t include checking the areas of the boiler that were found to be ‘at risk’, so it didn’t uphold Miss B’s complaint. It felt responsibility for the poor fitting lay with T.

As Miss B remained unhappy, she brought her complaint to this service. She says she’s suffered distress and inconvenience, and spent about £600 on hotels because she was very worried about living in her home.

Our investigator looked into Miss B’s complaint and thought it wouldn’t be upheld. She said she thought BG’s policy wording was clear about what it would check under the annual service, and she thought it was reasonable BG would think that the installation had been done correctly by T.

Miss B didn’t agree with the view. She said she considered that BG is under a moral responsibility to tell her about unsafe or at risk gas installations. She thought it logical that this would be a reasonable step for BG to take when carrying out its annual service.

Because Miss B didn’t agree with the view, her complaint has been passed to me to make 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.

It's important I start by mentioning that Miss B raised other issues in her approach to this service relating to the way BG handled her complaint, including that she was told she could approach another dispute resolution service rather than this one. I can only consider matters about complaints when they directly relate to the central issue Miss B is complaining about. So, in this case I don't think Miss B's approach about the complaints handling falls into our jurisdiction and I'm not going to consider it further.

I've thought carefully about Miss B's situation and I can see she's been distressed by, what she sees as, BG's failure to notice the problems with how her boiler was installed by T.

In her response to the view, which I've mentioned above, she says she thinks BG has a moral obligation to tell her about the 'at risk' status of her boiler as part of its annual service. And I agree with her that I'd reasonably expect BG to tell her if it was aware of the problems. But the crucial issue here is that I don't think BG was reasonably aware of those issues.

What this means is that BG couldn't have told Miss B about the problems as its procedures (and the cover under the policy) meant it didn't check the aspects deemed as 'at risk' by GSR.

I can see from the file that BG's service engineer checked the boiler and obtained readings all within the manufacturer's tolerance. I can also see that the GSR check confirmed this in 2024.

The two key areas that were found as 'at risk' by GSR related to the positioning of the external flue, and the pressure at the inlet.

I'll mention that there were other issues found by GSR I've not talked about here, as they seem to relate to the installation 'not being to current standards', which are further explained as not being unsafe.

I can also see that the annual service doesn't include mention of the external flue as being a checked item. The file shows that BG checked the readings from the boiler which were in line with expectations. That being the case, BG wouldn't have a reason to examine the boiler inlet further. And I think that's a reasonable conclusion for it to reach.

Miss B mentions that she took T to court over its installation of the boiler, and she settled before the case reached the courtroom. I can see from the file that GSR found T to be responsible for the poor fitting of the boiler and said T should rectify the installation.

So I can't fairly say BG was responsible for the poor fitting of the boiler, and as I mention above, I don't think it could have reasonably known about the problems as its service didn't look at the key areas of concern, and the indicators it did have showed the boiler was operating within its parameters.

It follows that I'm not upholding this complaint and I'm not going to ask BG to do anything more.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 24 March 2025.

Richard Sowden
Ombudsman