

The complaint

Mr C complains about the way British Gas Insurance Limited have handled his claim under his homecare plan.

What happened

Mr C has a homecare plan with British Gas. Which (amongst other things) covers him for repair of his boiler and plumbing system, when it stops working properly.

Mr C says that after having several parts of his boiler replaced in the summer of 2023 (by an agent acting on behalf of British Gas), he noted considerable changes in the water temperature and pressure coming from his taps and showers.

Both Mr C and British Gas acknowledge that engineers attended the property several times over the following months, in attempts to resolve the issues. Mr C also instructed his own contractors regarding the issues.

With the issue unresolved, Mr C remained unhappy and complained. British Gas responded to say that they felt they had done all they could to resolve the matter within the policy limits and they were satisfied that the only possible resolutions would not be covered by Mr C's policy. They did however pay him a total of £305 compensation and agreed to refund contractor invoices of £318 and £126 (50% of an invoice).

Mr C brought his complaint to our Service for an independent review. Our Investigator looked into it. She concluded that it was more likely than, the further repairs needed fall outside the scope of Mr C's policy. She felt British Gas had done enough to put things right and their offer was fair.

Mr C didn't agree and responded in full. Amongst his points in reply, he said the seriousness of the issues and the danger of changing temperatures with kids hadn't been recognised. He said the issues were only after the boiler repair and that British Gas were trying to say it is an issue with the showers to get out of doing anything further. He also said he wasn't aware of the most recent fix suggestion from British Gas and that the compensation offered wasn't sufficient.

As no agreement was reached the case has been passed 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 agree with the outcome reached by the investigator. I'll explain why.

I note that in the summer of 2023, Mr C's boiler was serviced and some maintenance undertaken, namely the replacement of some parts. And that shortly after this Mr C reported

some issues with his hot water – the pressure and temperature changed unexpectedly. Which he wants British Gas to fix.

However, I'm satisfied British Gas has done what it reasonably can to assist Mr C. I say this because:

- It's attended his property to investigate numerous times and over a dozen according to Mr C. These visits have involved various engineers and repair attempts. No issue with the boiler has been found.
- British Gas has referred the matter to its specialist technicians, who were also unable to identify the problem.
- Apart from the coincidental timing, there is no further evidence to suggest that repair work done to the boiler by an agent of British Gas, caused these issues.
- Mr C has instructed his own plumbers (which British Gas has partially reimbursed in line with the policy) and I haven't been provided with any evidence that they have identified what the issue is either.
- British Gas has explored external factors such as issues with the showers and/or their thermostats, local water authority work which may have impacted pressure and also the possibility that a pressure reducing valve may resolve the issue. However, they have rightly explained that any of these resolutions would fall outside the scope of Mr C's policy and British Gas' responsibility.

While I sympathise with Mr C, and note the coincidental timing of the maintenance and his reported problems, I can't fairly and reasonably require British Gas to do more because it has exhausted the investigations it can be expected to undertake.

British Gas has made what I consider to be a fair offer of compensation for the service issues in trying to identify matters. I think this is fair and that the offer to reimburse some costs is also fair and in line with the policy terms.

My final decision

I don't uphold this complaint. I think the offer British Gas Insurance Limited have already made to put things right for Mr C is a fair one. They should pay Mr C the £305 compensation and refund him for the invoices as they said they would, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 22 April 2025.

Yoni Smith
Ombudsman