DRN-5795441

The complaint

Mr T complains about British Gas Insurance Limited's handling of his HomeCare insurance claim.

What happened

Mr T holds HomeCare insurance cover with British Gas which covers his rental property. In November 2024 Mr T asked British Gas to attend for a boiler repair and to issue a landlord gas safety certificate.

The engineer attended a number of times for the boiler repair, and although the boiler was repaired, he advised Mr T that the manufacturer thought it should be replaced. The boiler then stopped working again. Mr T paid for his own engineer to replace the boiler.

Mr T complained to British Gas about its handling of the claim. He was unhappy that some appointments had been rearranged. Also, that boiler repairs had taken place, but the boiler hadn't been fixed. He also said that British Gas had delayed providing his landlord gas safety certificate. Finally, Mr T was unhappy that British Gas couldn't provide evidence of the advice the engineer said he received from the boiler's manufacturer. He wanted British Gas to pay for his new boiler.

British Gas paid Mr T £150 compensation for the rearranged visits and that the landlord gas safety certificate was delayed. However, it refused to contribute towards his new boiler. Unhappy with this, Mr T brought a complaint to this service.

Our investigator didn't recommend the complaint be upheld. She agreed with British Gas that it didn't need to pay anything towards Mr T's new boiler. And she thought the £150 compensation British Gas had paid Mr T was reasonable for the customer service issues he'd experienced.

Mr T didn't accept our investigator's findings and so the matter has been passed to me for 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.

The policy explains that repairs to a boiler are covered. It also says that British Gas will provide a replacement boiler if it can't repair it and:

- *'it's less than seven years old; or*
- *it's between seven and ten years old, we installed it and it's been continuously covered by us under either a warranty or HomeCare product; or*
- *it caught fire or exploded, providing you gave us access to carry out your annual service within every period of agreement'*

British Gas asked its engineer for his recollections of what happened. He explained that when he initially attended to carry out the repair, he thought the boiler fan was faulty. A new fan was ordered and the engineer returned to fit this. However, this didn't resolve the problem. He then identified there was an issue with the printed circuit board, and a new one was installed. This allowed the boiler to work, but there was still fault lights showing. He therefore called the manufacturer for guidance and says they told him the boiler may have multiple faults, and it would probably be better to replace it. The engineer advised Mr T of this, and says he also let Mr T know the repair was temporary and the boiler may not remain working for very long, given the fault lights.

As I understand it, the boiler did then stop working again. Mr T didn't call British Gas for a further repair and instead arranged for his own engineer to attend. I haven't seen any reports from this visit, but his engineer didn't carry out a repair and instead installed a new boiler.

According to British Gas's records, the boiler was installed in the property in 2005 and so is over 20 years old. Therefore, a replacement isn't covered under the policy terms I've quoted above. I've noted that Mr T disputes this and says the original boiler in the property was replaced in 2011. Even if this is the case, it still makes the boiler over ten years old and therefore not eligible for a replacement under the policy terms (assuming it was installed by British Gas and has been covered under a warranty and/or HomeCare product since then).

Though Mr T doesn't dispute that a new boiler isn't covered under the policy terms, but he's unhappy that the engineer advised him the boiler was beyond repair. He says there's no evidence of this other than the engineer's verbal statement. And that based on the engineer's statement, he purchased a new boiler but now doesn't think he needed to.

I appreciate British Gas can't evidence what the engineer was told by the manufacturer. The engineer had called the manufacturer for advice from his mobile whilst at the property and the call wasn't recorded. So, there's no record of what was discussed. Though given that Mr T's own engineer opted to replace the boiler rather than repair it, this supports British Gas's view that the boiler couldn't be repaired, and a new boiler was needed. I understand Mr T believes that British Gas's engineer removed the parts he'd replaced and that this caused the boiler to fail again. However, the engineer has confirmed he only took back the fan since he'd established this wasn't faulty. The new printed circuit board remained in place.

I therefore see no reason to require British Gas to pay for Mr T's new boiler.

British Gas has paid Mr T £150 compensation to recognise that some engineer visits had to be rearranged, and that he said there was a delay in it providing him with the landlord gas safety certificate.

I appreciate it would have been frustrating for Mr T when some of the visits didn't go ahead. It was unfortunate that Mr T didn't have a tenant in the property and so had to travel there himself for the appointments. Though I don't require British Gas to pay him for loss of earnings. I understand he was told relatively early on in the day when a visit wasn't going ahead. And on one occasion, he says he was in the property, but the engineer said they couldn't gain access, so I can't be sure that British Gas was at fault for this missed appointment. I've considered the compensation British Gas offered below.

Mr T says his tenant was due to move into the property on 30 November, and this had to be delayed because British Gas didn't provide him with the landlord gas safety certificate, and so he lost out on a few days in rental income.

I understand that the landlord gas safety certificate was completed after the engineer got the boiler working. I see that following the last engineer's visit, Mr T called British Gas on

28 November and 29 November regarding his complaint concerning the rearranged visits, but he didn't mention that he hadn't received the certificate. If he'd let British Gas know this, it could have sent him the certificate and his tenant's moving in date wouldn't have been impacted.

Taking everything into account, I'm satisfied that British Gas's £150 compensation payment was reasonable and recognised the impact to Mr T that its errors caused.

Mr T has raised concerns that he has tried to cancel his cover, but British Gas has told him it will apply a charge. As our investigator has explained, Mr T would need to raise this with British Gas as a new complaint in the first instance.

My final decision

My final decision is that I don't uphold this complaint, as I'm satisfied that British Gas Insurance Limited has paid reasonable compensation for its errors.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 1 October 2025.

Chantelle Hurn-Ryan
Ombudsman