

The complaint

Mrs T has complained about the service provided by British Gas Insurance Limited ('British Gas') under her home emergency insurance policy. For the avoidance of doubt, the term 'British Gas' includes reference to its agents and contractors for the purposes of this decision.

What happened

British Gas carried out an annual boiler service at Mrs T's home in November 2024. It subsequently attended to a radiator in the bathroom which wasn't getting as hot as it used to. The relevant engineer recommended a power flush which was duly completed. Once this work was completed, a different radiator in the dining room appeared not to be working correctly and so British Gas then carried out a re-flush, but the issue remained. British Gas then recommended a new radiator, which Mrs T accepted and paid for. This still didn't resolve the issue, so British Gas arranged for a full inspection of the system.

Following the inspection, Mrs T was informed that as her property had plastic non-barriered piping, that a power flush shouldn't have been carried out, that Mrs T would need to replace all the non-barriered piping, and that this would need to be carried out at her own expense. Mrs T complained to British Gas and felt that it should pay for the pipework to be completed. British Gas reimbursed the cost of the power flush and radiator replacement and paid compensation of £350 compensation however refused to pay for the pipework.

Mrs T was unhappy about the British Gas response and referred her complaint to this service. The service's investigator didn't uphold Mrs T's complaint and considered that British Gas had made reasonable efforts to place Mrs T back into the position she'd been in prior to its intervention. As to Mrs T's subsequent complaint that none of the radiators were now heating up properly, and that this was an issue which had occurred since the British Gas final response letter of 8 May 2025, this would unfortunately need to be referred to British Gas in the first instance before any further complaint could be referred to this service.

Mr T was unhappy about the outcome of her complaint, and the matter has been referred to me to make a final decision in my role as Ombudsman.

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 key issue for me to determine is whether British Gas provided a fair and reasonable service to Mrs T, and if its compensatory response to its acknowledged service failures was fair and reasonable. Clearly, the British Gas attempts to resolve issues at Mrs T's home were unsuccessful and didn't get to the root cause of the problem. However, the question for me to determine is whether these efforts were fair and reasonable, whether British Gas remedied its failed efforts and whether it provided adequate compensation for the distress and inconvenience cause. On balance, I consider that it's responded to the complaint in a fair and reasonable manner, and I don't uphold Mrs T's complaint.

In reaching this decision, I've considered the submissions of the parties as summarised below. I turn firstly to Mrs T's submissions. She explained that the dispute wasn't about the level of compensation offered but was about *'the negligence of the British Gas engineers [in] not checking the pipework of the central heating system before undertaking the power flush'*. She said that local plumbers had said that checking the type of pipes should be the first thing to do before carrying out any work on the system. Had British Gas looked behind the boiler before carrying out the flush, the plastic pipework was within a foot of the boiler and could be clearly seen. The engineer at the annual service had told Mrs T that carrying out a power flush would prolong the life of the boiler and the efficiency of the central heating system.

Mrs T didn't see why she should be paying to replace the plastic pipework and for the subsequent redecoration work when the problem was caused by British Gas. She said that redecoration would be necessary as the new pipes to replace the existing pipework would be bigger, and the trunking to each radiator would need to be changed. Mrs T also complained that she hadn't heard from British Gas despite chasing from the beginning of February 2025 to April 2025 to ask for a quote *'for rectifying the problem caused by the flush'*.

When an engineer did attend, he confirmed that a power flush shouldn't have been carried out on plastic piping. He also advised that since the other radiators were working properly, only the pipework leading to the dining room radiator needed to be changed. He didn't provide a quote but said he would report back to British Gas. He also measured the damaged radiator in the dining room and said he would arrange to have it replaced. When Mrs T chased British Gas for the quote, it said that all the plastic pipework would need to be replaced as changing the pipework to the dining room radiator wouldn't solve the problem.

Ultimately, Mrs T stated that the pipework had been working fine prior to the flush and had been doing so several years since installation. British Gas had advised her that the blockage was in the pipework connected to the dining room radiator and that the rest of the system was working fine. It said this after replacing the existing radiator with a new one in the hope that this would solve the problem, but it didn't, and it concluded that there hadn't been a need to change the existing radiator and that the problem was in the pipework.

As to the relevant quotes, British Gas had explained that it would arrange for an engineer to come to quote for replacing the pipework to the dining room radiator and that a salesman would come on the evening of the same date to provide a quote for replacing all of the plastic pipework. Mrs T stayed in all day waiting for the engineer, but he never came. The salesman did attend and quoted a figure of nearly £4,000. He said he couldn't quote for just replacing pipework to the dining room radiator. A quote in this respect was provided the next day by e-mail for over £600. Mrs T then received a phone call from British Gas stating that it wouldn't carry out work of replacing the dining room pipework only, and that replacing all pipework would be at her expense.

In conclusion, Mrs T considered that British Gas had caused the problem by carrying out the flush, so it should pay for replacing all the plastic pipework and for redecorating. This was because she'd relied upon British Gas's expertise in looking after her heating, plumbing and electrical systems. As to service issues, she also pointed out that British Gas customer service had twice ended her calls abruptly while she was still trying to discuss the issue and explain all the problems caused. Finally, Mrs T said that she hadn't been returned to the position she'd been in prior to the power flush. She'd turned on heating for the first time since the summer and had found that none of the radiators were heating up properly and she considered that this was because British Gas had damaged the plastic piping in carrying out the power flush exercises and had been negligent in not checking the types of pipes in the first place. She said that it had admitted that all plastic pipes now had to be replaced. Mrs T stated that this was causing distress and inconvenience with the weather getting colder, and both Mr and Mrs T being in their mid-70's.

I now turn to the British Gas submissions in response to Mrs T's complaint. It provided a timeline of events as follows. Firstly, it referred to the annual service which took place in November 2024, and it said that during this appointment, the engineer identified that the bottom of one radiator had a cold area which it explained '*was due to a build-up of sludge in the system*' and recommended a power flush. This was carried out, and it was initially thought that the problem had been resolved, but when Mrs T checked a different radiator, it was cold at the bottom. British Gas concluded that although the flush had resolved the issue with the towel rail, a different radiator had become blocked, and a re-flush of the system was carried out, but again the issue remained. British Gas then suggested a replacement radiator, which was accepted and paid for by Mrs T. It acknowledged that this didn't resolve issues as some of the radiators weren't heating up correctly, so it arranged a full inspection.

During the inspection, the British Gas engineer entered the loft space and noted copper piping, however, when he removed insulation, he established that the entire system had been piped in non-barriered pipework. It said that from experience, this type of pipework was porous and known to cause the buildup of sludge and debris in the system. It shared its findings with Mrs T and explained that unblocking the section of pipework near the affected radiator manually would involve draining down and refilling the system. This could have adverse consequences. These were that there was no guarantee that a repeat blockage wouldn't occur, draining and refilling could affect other parts of the system, so a different radiator may not work, and finally, some or all of the system may be affected. It said it was clear that the power flush hadn't removed all sludge in the system.

In reaching its decision not to pay the cost of new pipework, British Gas relied upon general exclusions within the policy documentation. British Gas acknowledged that the power flush and radiator replacement shouldn't have been advised due to the non-barriered plastic pipes in the heating system. It said that it had therefore agreed a refund of £1,128.41 and £100 compensation, which was ultimately increased to £350. It said that Mrs T's partner had expressed a desire to have the plastic pipe replaced and British Gas arranged for a further discussion after the day on which a full system quote was scheduled. The previous day however, a customer delivery manager spoke to Mrs T and advised that '*replacing all non-barriered pipes was necessary due to debris build-up*' and she explained the risks of attempting to unblock a section manually. A few days later, British Gas again advised against re-piping the affected radiator only.

In conclusion, British Gas stated that the remedial work which was necessary to resolve the issue with her central heating system wasn't covered under the policy and was chargeable work as it was an upgrade to the existing system. It agreed that this situation had caused a degree of frustration, but it remained of the view that until it became aware of the hidden plastic pipework, it had simply recommended what it believed to be the best course of action. It said that as soon as it became aware of the full extent of the non-barriered pipework, it reimbursed the costs incurred, and to provide compensation of £350 by way of an apology.

I now turn to the reasons for not upholding Mrs T's complaint. The starting point for complaints of this nature will be the terms and conditions of the relevant policy as these form the basis of the insurance contract between the insurer and its customer. In this case, the policy does cover certain repairs. The policy also details some general exclusions from cover as follows; '*Your product only includes repairing or replacing your boiler, appliance, system...when it stops working properly – it doesn't include any improvements or upgrades, for example...replacing working radiators.... or replacing electrical cables...that still work.*' It doesn't specifically refer to the replacement of pipes, however, on the balance of probabilities, I'm satisfied that replacement of plastic pipes with copper or modern piping would constitute an improvement or upgrade.

Mrs T has made it clear that the main thrust of her complaint is about the alleged negligence

by British Gas in failing to identify that the system's piping consisted of plastic, non-barriered piping and that its intervention was incorrect and had made matters worse. She was looking to have the cost of re-piping and re-decoration to be covered by British Gas. Unfortunately for Mrs T, I'm satisfied that any solution involving re-piping the property wouldn't be considered to be a repair under the relevant property. I consider that it would be excluded as it would be considered to be an improvement or upgrade to the system.

On the balance of probabilities, I'm satisfied that Mrs T's heating system was starting to show signs of failure in November 2024 as a bathroom rail wasn't heating up properly. and that this was likely to have been due to a build-up of sludge. I can't say that it would have been unreasonable to believe that the first attempt to resolve such an issue would have been by way of a power flush. I agree with Mrs T however to the extent that, as the professional experts, the British Gas engineers who recommended a power flush and then a re-flush should have taken more care to check the pipework before suggesting the best course of action. I consider that a full inspection from the outset would have been prudent.

Mrs T considers that the power flush had made the situation worse, however in the absence of expert evidence or report to the contrary, I can't say that this was the case. It's likely that the type of pipes in Mrs T's heating system would be more susceptible to sludge build-up, and specialised methods of flushing or pipe replacement would be necessary in any event. In the circumstances, I can't say that the British Gas intervention was the cause of the sludge build-up. I consider it likely that the problem would have worsened over time regardless of British Gas's failed attempts to assist. I'm satisfied in the circumstances that its actions in offering to reimburse the costs of the failed power flush and of the replaced radiator were fair and reasonable. I consider that this was a fair and reasonable attempt to put Mrs T back into the position she was in prior to the British Gas intervention.

As above, I've taken account of the British Gas failure to check the nature of the pipework in the first instance before advising upon a particular course of action. I've also taken account of the poor and conflicting advice and communication by British Gas as to whether replacing a section or the whole of the system was possible. In addition, I recognise that Mrs T would have been inconvenienced when inappropriate power flushes and replacement of the radiator took place. All this could have been avoided, and the real issue could have been identified sooner had British Gas taken more care at the outset, so that Mrs T would have been able to avoid the time and effort in trying to resolve the issue with British Gas.

In the circumstances, I consider that £350, (which is considered to be a significant amount of compensation under the service's guideline) is a fair and reasonable sum which recognises the distress and inconvenience caused to Mrs T. This level of compensation recognises that there are service failures here which have caused considerable distress, worry and upset, which have led to extra effort to sort out, with the impact lasting over a period of months.

I appreciate that this decision will come as a great disappointment to Mrs T, as she'd paid for a policy which she felt would cover her for the events which took place over the last year. In addition, she will be understandably anxious about not having fully-functioning central heating over the winter months. However, I'm satisfied that it wouldn't be fair or reasonable to require British Gas to pay for a new system or re-piping and re-decoration, as this wasn't be covered by the terms and conditions of the policy. On balance, the nature and construction of the original pipework and its susceptibility to sludge build-up is the most likely cause of on-going problems in this instance, rather than the British Gas interventions. Mrs T may of course wish to obtain her own expert advice/report as to any other specialist work which could be carried out before embarking upon costly work. In conclusion, however, as long as British Gas urgently reimburses Mrs T the sum of £1,128.41 and pays her the compensation sum of £350, I don't require it to do anything further in relation to this matter.

My final decision

For the reasons given above, I don't uphold Mrs T's complaint, and I don't require British Gas Insurance Limited to do any more in response to her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 9 January 2026.

Claire Jones
Ombudsman