

The complaint

Mr G has complained about the advice and service provided by British Gas Insurance Limited ('British Gas') under his home emergency 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

Mr G reported a problem to British Gas in January 2025 as radiators in his home were no longer getting warm, and the boiler became noisy. A British Gas engineer visited on 16 January 2025 and advised that the problem was due to sludge in the system and recommended a power flush. He also mentioned that a new boiler may be needed as the system might be underpowered. The engineer recommended a power flush at a cost of £835 and quoted for a new boiler, as well as highlighting that the flue collector needed replacing.

The power flush was arranged for 6 February 2025. Mr G said that the engineer identified that the system was unbalanced, and he remedied the issue. Mr G nevertheless decided to continue with the power flush. Mr G felt that the further repair work undertaken after the power flush and his conversation with the relevant engineer showed that the initial diagnosis was incorrect. He said that he was still having issues after the work. Another engineer attended on 8 February 2025 and recommended replacement of the heat exchanger. This was completed on 12 February 2025 when this together with a cracked flue collector and pump were also replaced.

Mr G complained to British Gas as he didn't think the recommended power flush had been necessary. British Gas did discount the original invoice to £622.50 and offered £200 in compensation for the distress and inconvenience caused as it recognised that its website had been unclear in terms of the work which could be expected. However, Mr G remained unhappy with the outcome of his complaint, and he referred the matter to this service.

The relevant investigator firstly considered the issue of this service's jurisdiction and agreed with British Gas that the service couldn't investigate the execution of the power flush as this wasn't a regulated service. The investigator was satisfied however that the flush was recommended as part of Mr G's boiler service. It was his view that British Gas should have done more to demonstrate that the recommended power flush would fix the heating issues, as the balancing did initially provide a fix. He considered that a reduction of fifty percent of the initial invoice of £835 was fair in the circumstances, as well as £150 in additional compensation.

British Gas didn't agree with the investigator's view and the matter has therefore 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.

I turn firstly to Mr G's submissions, which, in summary was that British Gas had provided a poor service in general. Following the power flush recommendation, Mr G had researched the matter on the British Gas website and was also informed during the quoting process that each radiator would be individually flushed. He agreed to proceed on this basis.

Mr G said that when the power flush was due to happen in February 2025, the attending engineer said that the system was '*simply unbalanced*', resolved the issue within 10 minutes which led to the radiators immediately heating up, and said he was surprised that the previous engineers hadn't checked this. He said that it was up to Mr G whether to proceed with a power flush and Mr G decided to go ahead '*to ensure the system was thoroughly cleaned*'. During the process, the engineer said that individual radiators wouldn't be flushed, which contradicted the British Gas website and what he'd been told earlier. Mr G said that British Gas then provided conflicting explanations over multiple contacts.

Mr G said that there had then been ongoing boiler issues, and he contacted British Gas to report a new loud vibrating noise from the boiler that started an hour after the flush. He paid another £60 excess fee and was told the issue was to do with the heat exchanger, but the engineer didn't have the required parts. On his return, he finally replaced the heat exchanger but arrived without the necessary parts, and after Mr G expressed frustration, he sourced the part from a colleague and completed the repair.

As to service issues, Mr G said he'd chosen British Gas to conduct the work because he expected a reputable company to deliver what was promised and advertised, '*not to cut corners, change the scope without notice, and then offer partial refunds only after being challenged*'. He felt that British Gas had failed to properly diagnose and resolve issues and had recommended costly and unnecessary services and had incorrectly advised that the boiler was underpowered and that sludge build-up was to blame. He was dissatisfied with what he termed '*misleading, contradictory, and inaccurate information*' provided by British Gas. He felt that he'd had to unnecessarily spend significant time and effort dealing with the matter, and he'd lost trust in the service.

I now turn to the British Gas response to Mr G's complaint. It described the power flush process. It stated that the relevant engineer had confirmed that the process followed was correct and effective, and said that Mr G had been charged the standard price for a system of this size, with a standard duration. British Gas said that it may have been misunderstood by Mr G that the job could take longer than expected, however, that this wouldn't have incurred an extra charge.

As to the misdiagnosis of heating issue, British Gas said that it was standard practice during the flushing process for all radiators to be fully opened, and that '*rebalancing may have been inadvertently overlooked following completion*', and it apologised for this, but said that its engineers returned and did this. It considered that Mr G understood this to mean that rebalancing was the only measure needed to resolve matters. However, it confirmed that balancing alone wouldn't have been sufficient. It said that improvement in the system post flush confirmed the accuracy of the original diagnosis.

It noted disagreement as to the question of necessity of the flush. It said that its investigation had shown that the system did require a power flush, '*as evidenced by the presence of discoloured water during the process*'. It said that the engineer's post-flush assessment noted a marked improvement in system performance. He'd reported that the radiators were balanced mid-flush and not before the flush. It said that the flush had been essential due to the presence of sludge in the system. Additionally, as the job exceeded the standard quoted duration, it considered that this further demonstrated the engineer's commitment to

complete the work to a high standard. British Gas stated that sludge was a known cause of circulation issues which could significantly impair boiler performance. It said that as such, the cost of a power flush was the customer's responsibility, as it addressed a pre-existing condition within the system.

As to replacement of the heat exchanger, British Gas said that this was unrelated to the sludge issue. It was replaced due to a crack, not because of the power flush. It stated that the heat exchanger needed to be replaced after a power flush *'otherwise there is a big risk the power flush and sludge could have blocked up the new heat exchanger'* and would also have impacted the policy as anything related to sludge wouldn't have been covered. In summary, British Gas that a power flush had been required, that it had already discounted the charge and didn't consider that a further reduction was warranted. It acknowledged however that its online information had caused confusion and, as a gesture of goodwill had applied this 25% reduction to the power flush cost, reducing it from £835 to £622.50.

I now turn to my reasons for upholding this complaint. I agree with the investigator in this case that the conduct of any power flush isn't a regulated service and doesn't come within the service's jurisdiction. As to an alleged mis-sale of a product however, I consider that the service does have jurisdiction to consider the matter as the product was offered or recommended during the engineer's service visit under Mr G's contract of insurance with British Gas.

The starting point for determining complaints of this nature will be the wording of the terms and conditions of the relevant policy which forms the basis of the insurance contract between the consumer and insurer. The relevant extracts of the policy in this case state; *'...One of our engineers will visit your home to complete your annual service... If the visit shows that it's necessary to take your appliance or boiler apart to adjust or clean it, we'll do so. During the visit, our engineer will fill in a checklist that shows you exactly what we've looked at. Then, if we find a problem or fault that needs to be fixed, we'll tell you about it.'* The policy wording goes on to state that; *'if your product: - includes repairs and has an excess or fixed fee you will have to pay this before we repair it'*.

I note that the annual service in this case was carried out by the engineer on 16 January 2025, albeit reluctantly according to Mr G. The British Gas records show that work was required and that there was *'sludge build-up in central heating system. Cleaned pump, cold feed and filter. Advise power flush.'* British Gas had said that the engineer who attended on 6 February 2025 had then stated; *'The system wasn't working when I attended so the balancing was only a brief fix'* and Mr G duly agreed for the power flush work to proceed. Further appointments were then arranged for 8 February 2025, and 12 February 2025 when the flue collector, heat exchanger, and pump were replaced.

Both parties agree that the relevant British Gas engineer attended Mr G's home on 6 February 2025 had balanced the downstairs radiators and that they were working following this action. However, there is disagreement about the exact order of events. I note that by May 2025, the same engineer had stated that this was a *'temporary fix'*. The notes from both the January and February visits and the evidence to support the initial diagnosis lack technical detail. The same applies to the report of events surrounding the power flush work in February 2025. In the circumstances, and on balance, I'm persuaded by Mr G's recollection of events that the engineer who conducted work on 6 February 2025 had said he was surprised that the previous engineers hadn't checked the balancing of the system, and that this action had led to the radiators immediately heating up. There's no indication that the engineer advised at the relevant time that this was only a temporary fix. I'm again persuaded by Mr G's evidence that the engineer had been ambivalent as to whether it was necessary to then carry on with the power flush.

I appreciate that British Gas has stated that a power flush was essential, that there had been evidence of discoloured water during the flushing process and that the engineer's post-flush assessment noted a marked improvement in system performance. Nevertheless, I'm satisfied, based on the available evidence, that the balancing of radiators, whether this occurred prior to or mid-flush, was likely to have been a key and necessary action to remedy the fault which was first reported by Mr G to British Gas. It may well be the case that the power flush was a sensible precaution to take in any event to ensure effective operation of the system for the longer term, however that is not the key issue here. The key issue is whether British Gas fairly and reasonably diagnosed and recommended the correct course of action from the outset, and I can't say that it did.

In conclusion, I'm satisfied that British Gas hadn't acted in an entirely fair and reasonable manner in this case. Its records don't clearly evidence the presence of significant sludge build-up and the necessity for a costly power flush to be carried out, and the available evidence supports the likelihood that the balancing of the radiators had resolved the issue, at least on a short to medium term basis. It's the case that it was Mr G himself who decided that it was wise to proceed with the power flush and indeed I've no reason to doubt the engineer's evidence that flushing improved the system. In the circumstances, it wouldn't be reasonable to expect British Gas to cover the entire cost of this chargeable service.

Nevertheless, I'm satisfied that Mr G had received conflicting and confusing messages from British Gas about what work was required, and that this will have left him in an invidious position as he'd expected to receive British Gas support and clear guidance. I also consider that, on the balance of probabilities, the issue regarding the balancing of radiators could have been identified at the first visit in January 2025, and this would have avoided a significant amount of frustration and confusion.

In conclusion, due to the contradictory information provided to Mr G, and unclear and unsupported advice which British Gas gave regarding the necessity for a power flush, I agree with the investigator's view in this case that it's fair and reasonable that the invoice of £835 be reduced by 50% to £417.50. I also agree that Mr G has experienced frustration and inconvenience in connection with British Gas's communication. It took a considerable amount of time and effort for this matter to be resolved, so I don't consider that the compensation of £200 offered by British Gas is sufficient and I require it to pay Mr G an additional sum of £150, making £350 in total.

My final decision

For the reasons given above, I uphold Mr G's complaint, and I require British Gas Insurance Limited to do the following in response to his complaint.

- To re-issue the power flush invoice to Mr G with a 50% reduction, resulting in a charge of £417.50
- To pay Mr G £350 compensation in total for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 January 2026.

Claire Jones
Ombudsman