

The complaint

Mr B complains that British Gas Insurance Limited (“British Gas”) broke part of his boiler when it carried out a service under his home emergency policy.

What happened

Mr B had a home emergency insurance policy from British Gas covering breakdown and repairs to this boiler.

British Gas sent an engineer to service his boiler as part of the benefits of his policy. When the engineer removed the front panel of the boiler, it was damaged in the process.

A further fault was found with the boiler soon after the service, and Mr B decided to replace his boiler rather than fix it.

British Gas said it would pay him £70 compensation for the damage it caused. Mr B said he’d expect a higher amount around £200. He said it was his understanding he’d have a discount from the replacement boiler price of around £200 because of its poor workmanship.

As he remained unhappy, Mr B brought his complaint to our service.

Our investigator looked into his complaint and thought it wouldn’t be upheld. She thought British Gas acted fairly in paying him £70.

Mr B didn’t accept the view as he didn’t think it was fair. Because he didn’t agree, his complaint has been passed to me to make a final 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.

In later correspondence with this service, Mr B has also made some further points of complaint about the way he feels he was dealt with by British Gas. I need to say that I can’t see he’s made those complaint points to it, so I’m not able to consider them further here. If Mr B wishes to, then he can make a further complaint to British Gas and that complaint may reach this service in due course.

The decision only deals with the damage to his boiler.

Having read the file of evidence, I’m not going to uphold Mr B’s complaint. I’ll explain why.

I’ve read about the work carried out by British Gas’ when it serviced Mr B’s boiler. The boiler was about 23 years old at this point, and I can see Mr B had been told that parts availability was becoming an issue with the model of boiler he had when his policy renewal documents were sent to him.

The part that was damaged was apparently a mounting lug which holds on the front panel

and its breakage didn't put Mr B at risk. From the file, the plastic that broke was likely rendered brittle by the boiler being used as it's sensitive to heat over the life of the boiler. While it's possible that the engineer caused the breakage, it also seems possible that the part was simply too old to survive.

What this would seem to mean is that it's reasonable to think that the part was at, or near to, the end of its working life, and as I've said above finding a replacement would be challenging or impossible.

British Gas accepted it had caused the break, and sent Mr B £70 compensation. I note that an earlier response to Mr B said it accepted its workmanship had been poor, but in its responses to this service it said it didn't agree that was the case, and didn't believe compensation was needed.

I've thought about this carefully. I can see Mr B isn't happy about the service he's had from British Gas and it's my understanding that he's now ended his cover and had his boiler replaced. But as I say above, I'm only considering the events around the breakage of part of his boiler here. While I don't doubt it caused Mr B some distress, I think British Gas' payment of £70 compensation is fair and reasonable and I'm not upholding this complaint.

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 Mr B to accept or reject my decision before 4 March 2026.

Richard Sowden
Ombudsman