DRN-6003136

Financial Ombudsman Service

The complaint

Mr M complains about British Gas Insurance Limited's handling of claims he made under a central heating insurance policy.

What happened

Mr M had a central heating insurance policy with British Gas (the policy), that covered repairs to his boiler, controls and central heating.

In June 2025, he reported an issue with his boiler. And between June 2025 and August 2025, British Gas visited around 12 times to respond to issues with the boiler. In August 2025, it advised a special-order part was required.

In August 2025, Mr M arranged to have a new boiler installed. He also paid to purchase signal boosters to aid with the functionality of his heating.

Mr M complained to British Gas. He said it incorrectly advised him on a visit that a "*Powerflush*" was needed, as there was only a little sludge found during the new boiler installation. He was also concerned with the works British Gas carried out under the policy, and he said the poor works led to the boiler replacement.

British Gas issued a complaint response in August 2025. It accepted it hadn't followed the correct process in relation to the signal boosters, so it agreed to reimburse Mr M the full cost he paid (£112.99). And apart from one visit, British Gas said its actions didn't cause any further issues with the boiler. It maintained it was fair for it to recommend a Powerflush, and that the works it carried out had the effect of reducing dirt and sludge in the system. Because it was still able to repair the outstanding issue with the old boiler, it didn't agree to reimburse the costs of Mr M's new boiler. Finally, for the inconvenience Mr M experienced overall, British Gas offered him £300 compensation. So it sent him a cheque for £412.99 overall.

Mr M referred his complaint to the Financial Ombudsman Service. He maintained it was British Gas's actions that caused new issues to the boiler, and he specifically referred to the Consumer Rights Act 2015, which provided that services must be carried out with reasonable care and skill. He wanted British Gas to reimburse his boiler installation costs, and pay compensation of around £2,000.

The Investigator didn't recommend the complaint be upheld. They agreed with British Gas the issues were due to the complex and evolving nature of the faults, and not because of any error on British Gas's part. They said the policy didn't cover a replacement boiler in the circumstances, nor would it be fair to ask British Gas to do this. They also said British Gas's advice on the Powerflush was reasonable. Finally, they said the compensation British Gas had paid, including the reimbursement of the signal booster costs, was fair.

Mr M didn't agree. He said British Gas caused him to replace the boiler, given the long period of unresolved issues. He didn't agree the compensation paid was fair.

Because the complaint couldn't be resolved, it's 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.

It's not the role of the Financial Ombudsman Service to say whether a business has acted unlawfully or not – that's a matter for the Courts. We are a dispute resolution service, not the industry regulator, so it's also not our role to fine and punish a business. Our role is to decide what's fair and reasonable in all the circumstances. In order to decide that, however, we have to take a number of things into account, including the relevant laws and rules. Mr M made specific references to a law. While I may not reference this specifically in my decision, I have kept this in mind.

Workmanship

Mr M said the work British Gas carried out between July 2025 and August 2025 was not carried out with reasonable care and skill. And he felt this is what led to the boiler having to be replaced.

I can understand why Mr M feels this way. There were at least 12 visits over this period of time, which I accept is unusually high. But I also have to take into account that Mr M's boiler was over ten years old, so it was likely to experience issues, including the wearing out of components. And for older boilers, I don't consider it unusual for repair of an individual fault to highlight other issues.

I've reviewed the evidence of British Gas's work on Mr M's boiler, including his comments. But I haven't seen sufficient evidence to persuade me that the work British Gas carried out was inappropriate, or not to the required standard. From what I can see, British Gas took reasonable steps to identify the issue on each visit, along with the works and parts required to resolve this. I accept there were further issues, including leaks, following some visits, but aside from one instance, I consider it more likely than not that these were down to further faults that developed and were identified, that British Gas couldn't reasonably have identified or resolved in earlier visits. And I'm not satisfied that British Gas carried out any inappropriate or sub-standard works that caused these.

British Gas accepts the leak in early August 2025 may have been preventable if its agent in late July 2025 had checked the relevant connections for any leaks after completing their works. So in this one instance, I find there was a shortcoming with the work British Gas completed. But I haven't seen sufficient evidence to show this one instance caused substantial damage, or that it led to the boiler needing to be replaced. But I do accept this would've caused Mr M avoidable distress and inconvenience.

Overall, for the reasons outlined above, I'm not persuaded British Gas caused further issues or damage to Mr M's boiler or property.

Replacement

The terms of Mr M's boiler cover a replacement where it is less than seven years old, or in certain circumstances where it's between seven and ten years old. Mr M's boiler was over ten years old when he first made the claim, and overall, I've not seen evidence to show the circumstances met the policy requirements for replacement cover. So I don't consider British Gas was required to cover the cost of a replacement boiler under the terms.

Mr M said he acted reasonably in replacing his boiler, after a long period and many attempts to resolve different issues with the older boiler. I don't disagree that Mr M acted reasonably

in the circumstances, but this doesn't mean it's then fair for British Gas to cover this cost. I would only consider it fair to direct British Gas to cover the cost of a replacement where it was required to do so under the terms, or where it did something wrong that meant the boiler needed to be replaced. And as outlined above, I don't consider either was the case in the circumstances.

Powerflush

Mr M is unhappy with British Gas's recommendation for a Powerflush during a visit in early July 2025. A Powerflush is a process whereby sludge (natural build-up of deposits in boiler and central heating system) is removed from the system.

Mr M said he was advised there was very little sludge when the new boiler was installed. I've not seen evidence of these comments, nor have I seen evidence to show a Powerflush was advised against when the new boiler was installed. Instead, what I've seen is a quote that includes the cost of tailored extra works, such as system water treatment (including a Powerflush).

British Gas has explained that the repairs it completed in the period prior to the replacement, contributed to the reduction of dirt/sludge in the system. It said the Powerflush was recommended as dirt and sludge would build back up overtime. With this in mind, and given that British Gas had to carry out repair and replacement works to a number of water carrying parts, I don't think it acted unfairly in recommending a Powerflush to Mr M.

Mr M also said his new system is stable after the new boiler was installed. But given the quote he provided suggests a Powerflush was carried out, and a filter installed (to attract things like sludge), I can't see that this demonstrates British Gas's recommendation was inappropriate at the point it made it. So overall, I don't consider British Gas acted unfairly in making the recommendation.

Other costs

British Gas accepts it acted unfairly in relation to the signal boosters Mr M had to pay for himself. It has reimbursed Mr M the full cost he evidenced, so I don't consider I need to make a further finding on this, although I've noted this would've caused Mr M avoidable distress and inconvenience.

Fair compensation

Mr M has referred to information about compensation in other circumstances, but each case is decided on its own merits. In this case, as outlined above, I've kept in mind what British Gas did wrong, that would've caused Mr M distress and inconvenience. But for the reasons outlined above, this doesn't include Mr M having to install a new boiler.

Taking everything into account, I'm satisfied British Gas's actions caused Mr M additional distress and inconvenience, beyond what would reasonably have been expected in the circumstances. But I consider the £300 it paid Mr M was fair and reasonable in the circumstances, so I won't direct it to pay more.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 May 2026.

Monjur Alam
Ombudsman