

## **The complaint**

Ms B is unhappy that British Gas Insurance Limited (British Gas) hasn't fixed her boiler and feels previous delayed repairs have impacted the boiler's current state. She has also reported issues with her electrics which she feels is a result of the boiler issues.

## **What happened**

Ms B has home care cover through British Gas for her boiler which covers the boiler itself and its controls, central heating cover which includes an annual service, plus repairs to plumbing, drains and home electrics.

In December 2023 British Gas attended to Ms B's boiler due to issues she was encountering with it. The engineer that attended said that parts were needed to fix the boiler but following a search for the required parts, he said they were obsolete. However, British Gas were able to source the required part, through the obsolete parts process and they fit it on 16 December 2023. At the time of the repair, the engineer that fitted the parts noted the system was blocked and so despite fitting the new parts, said there wasn't anything more he could do.

Ms B had booked for another engineer to attend on 3 January 2024 as she said there was water coming out of the boiler. The engineer reported that they were unable to repair the boiler due to a blockage, and a new boiler had been recommended. It also noted that Ms B was without heating. Ms B says that during the visit, the electrics tripped when the engineer switched on the upstairs lights. He then left worksheets but didn't correct the fault with the electrics.

Ms B has said that in December 2022 following a repair, the filling loop was left open which led to water pouring out of the overflow pipe outside and when an engineer came following this, they said that it could have damaged the boiler. So, she thinks the issue she had with the boiler in December 2023 is a result of this. She also said British Gas wouldn't quote her for a power flush to unblock it, and she doesn't understand why when this could be more cost effective than a new boiler.

Ms B also highlighted additional concerns in relation to an 'at risk' notice being placed on the boiler. She said when the previous owner had the boiler installed, he was informed the flue wasn't industry standard and a hazard notice was placed on it as a result, and it has been the case for over ten years. She made complaints about it, and it was revoked but the engineers continued to leave hazard notices on the unit. This has led to confusion and following the visit on 2 December 2023 it wasn't clear if the 'at risk' notice referred to the flue or the boiler itself. She said the boiler was on for two days following the visit and a notice being left, but she had cold radiators and it impacted her electrics upstairs. Engineers visited following this to adjust the pressure and at this time the electrics came back on again and the boiler continued to work for three days following. But no further worksheets referencing the risk were left at these visits. Ms B says that if the boiler can't be fixed, she would be looking for a refund of premiums from December 2022 as this is when it stemmed back to.

In their final response British Gas said a manager had explained that they have been telling Ms B since 2015 that she required a new boiler and they were now unable to repair it. The manager offered to go to Ms B's home to try and support her further, but she said she would be in touch with a convenient time for this but hasn't.

They referenced the renewal documentation in 2022 and 2023 which explained that the manufacturer of the boiler had stopped making the model of boiler she has, but they were still making most of the parts for it. However, some parts were becoming difficult to source so in the event of a breakdown they may not be able to fix it. And if they couldn't fix it, they may be able to provide a refund back dated to when she last had work done or when the agreement was renewed whichever was most recent. They also said they had provided Ms B with the relevant information on a boiler grant to see if she was eligible to apply for it. And they had refunded three payments she made to them, totalling £199.91 following their last visit on 3 January 2024. British Gas also later refunded £368.14 for all the premiums for the central heating element of the policy between January 2023 to January 2024.

They also removed the boiler cover as they had been unable to repair the appliance, and they say they had also recommended a power flush or filter on three occasions since 2015. They also noted circulation issues with the boiler in December 2020 and that Ms B had informed them she was looking into grant schemes for a new boiler in 2020.

As Ms B remained unhappy, she referred her concerns to this service. Our investigator felt that British Gas hadn't treated Ms B unfairly in respect of the boiler and they had tried to assist her. She acknowledged that British Gas could've been clearer in respect of the 'at risk' information but had paid sufficient compensation. The investigator then addressed some further points and said that British Gas should arrange an inspection of the electrics given the ongoing issues, but she couldn't look into the concerns raised about the quote British Gas had provided for a new boiler. A further view was issued on 2 December 2025 which addressed Ms B's concern that a previous poor repair had led to the boiler's breakdown.

As a resolution wasn't reached it was passed to me to decide. I issued a provisional decision on 23 February 2026 which said:

***What I've provisionally 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.*

*Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.*

*British Gas have a responsibility to handle claims promptly and fairly and they shouldn't decline a claim unreasonably. The terms and conditions set out the agreement between Ms B and British Gas. I can see Ms B is covered for:*

*"Boiler, controls and central heating on a service and repair basis and plumbing, drains and home electrics on a repair only basis"*

*And it explains that it essentially covers all repairs to the boiler, a replacement if they can't repair it and the boiler is less than seven years old or between seven and ten years old, they installed it and has had continuous cover.*

*The terms also explain what isn't covered, it says:*

*“Damage caused by limescale, sludge or other debris, if we’ve told you before that you need to carry out repairs, improvements or a British Gas powerflush or similar process but you haven’t done so.”*

*I can see that British Gas have been out to inspect the boiler and carried out repairs since 2015. The engineer notes highlight persistent issues with the system in respect of air locks and difficulties accessing radiators. I can see they advised about a flush and filters which from what I understand are designed to protect the central heating system from sludge and debris. But Ms B hasn’t proceeded with this advice.*

*Whilst the boiler isn’t being manufactured anymore and parts are harder to come by, British Gas have continued to attend to the boiler as we’d expect and have been clear with Ms B about the possibility, they may not be able to source parts. They’ve also been clear of what they can offer in this instance.*

*Following the latest call out in January 2024, British Gas have said that the system is blocked and they’re unable to repair it. I appreciate Ms B feels that there should be another option such as a power flush and she has questioned why British Gas are advising her to get a new boiler. As mentioned above the policy excludes damage caused by sludge or other debris where they’ve told a customer they need a power flush or similar process and they haven’t done so. I’m satisfied that they have advised Ms B of the need for a flush or filter previously and so British Gas haven’t been unfair in now deeming the boiler unrepairable as it is blocked, and from what I understand this indicates sludge or debris within the system.*

*A power flush isn’t something that is routinely covered under the policy, so it isn’t something I’d have expected British Gas to have carried out in looking to fix the boiler. I understand that Ms B is seeking a power flush now and British Gas have told this service that it can be attempted but if the contamination is severe, it may not be successful. They’ve also said that it may also not be cost effective to pay for a power flush given the boiler’s age. I can’t see they have informed Ms B of this.*

*I can see they have taken the boiler cover off the policy and refunded the premiums paid for it as Ms B hasn’t had a power flush and so the blockage remains. She would therefore be paying for something she is unable to benefit from which isn’t unreasonable in the circumstances.*

*I’ve considered Ms B’s concerns that a previous poor repair where a filling loop was left open may have damaged the boiler. I can’t say for sure if this is the case, however I think it is more likely than not that the issue isn’t linked to it. I say that because as Ms B has pointed out the boiler worked afterwards and from the engineer notes, it would appear this happened in 2020 and there were then no further call outs until 2022. So, I find it unlikely.*

*Following the engineer visits on 2 December 2023 and 3 January 2024 a summary of the inspection was left by the engineer. This identifies any safety concerns, if a maintenance check was carried out, how energy efficient the boiler is, if parts were fitted or ordered and any other comments. On the report from 2 December 2023, it identified that a pump had been fitted but the boiler wasn’t deemed safe and advice had been given. The comments said there was a circulation issue with the system, a pump was fitted but still the same issue. It noted repeat advice given about it and that a new boiler was needed and ‘at risk’ paperwork had been left. And on 3 January 2024, the safety summary was still marked as not safe and advice given. It said a pump and valve had been fitted but the system was blocked and a new boiler was required.*

*Ms B was concerned because she didn't understand why the boiler had been deemed 'at risk' and asked British Gas if it was related to the previous notices in relation to the flue, or in relation to the electrics. I asked British Gas about the 'at risk' notices and they have said that on 2 December 2023 the boiler wasn't operational due to the failed pump and was therefore classified as 'at risk' as it couldn't be tested as parts were required before it could be safely commissioned. And when the parts were later fitted it didn't resolve the issue. They were unable to provide a copy of the jobs associated safety report to support this. But said that safety documentation would have been left and requires a customer's signature confirming that the situation and associated risks were explained and acknowledged.*

*I think it's clear that Ms B was confused by the 'at risk' notices. Especially since she says the boiler was left on following the visit on 2 December 2023 and engineers visited to adjust the pressure after this, yet they didn't turn off the boiler at that stage. I can see she did mention this in correspondence to British Gas on more than one occasion highlighting her confusion. And as Ms B also had intermittent issues with her electrics it's understandable, she was concerned and wanted to be clear if the 'at risk' notice was in anyway linked to the electrical issue. From what I've seen I think British Gas could've been clearer about this and it has caused her some distress. I have considered this in reaching my outcome.*

*Ms B reported issues with her electrics which she feels is linked to the boiler issues as when an engineer was present, and water was coming out of the boiler, the electrics tripped upstairs when he turned the lights on. She also said something similar happened before when the boiler was being repaired, the upstairs lights came back on, but when the engineer left and the boiler wasn't operational, the lights upstairs didn't come back on.*

*It isn't clear if the issue with the electrics is linked to the boiler issues or not. However, Ms B does have cover for her electrics so British Gas should reach out to Ms B to see if she would like them to look into the issues she is encountering with it.*

*Overall, for the reasons explained, I don't think British Gas have treated Ms B unfairly in respect of the boiler repair. They have refunded her the premiums back to January 2023 in respect of the boiler cover which I think is fair and reasonable as I can see that work had been carried out prior to this in December 2022 and there were no call outs until December 2023. Then in December 2023 this was the point where British Gas weren't able to repair the boiler and then the blockage was identified. So, in line with what they said they would do in the event they couldn't repair it and given the circumstances it was reasonable to refund back to this point.*

*But I think they have caused confusion in relation to what was deemed 'at risk' particularly as Ms B was experiencing issues with her electrics and had already received notices on the flue before. As a result, Ms B wasn't clear on what she should or shouldn't be doing with it. I'm not aware this hasn't had any direct implications aside from the confusion but it's clear it has caused Ms B a level of distress and I think British Gas could have provided more explanation about this to resolve her concern. With this in mind I think British Gas should pay Ms B £150 for the distress and inconvenience it caused.*

### **My provisional decision**

*My provisional decision is that British Gas Insurance Limited should pay Ms B £150 for the distress and inconvenience they caused her. They should also reach out to Ms B to arrange an appointment for an inspection of her electrics if this is still an issue for her."*

## **Responses to my provisional decision**

British Gas responded to my provisional decision but didn't have anything further to add or any additional information for me to consider. Ms B didn't respond.

## **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.

Given that there isn't any further information or comments for me to consider I see no reason to deviate from my provisional findings.

## **My final decision**

My final decision is that British Gas Insurance Limited should pay Ms B £150 for the distress and inconvenience it caused. They should also reach out to Ms B to arrange an appointment for an inspection of her electrics if this is still an issue for her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 7 April 2026.

Karin Hutchinson  
**Ombudsman**