

complaint

Ms C complains that British Gas Insurance Limited didn't carry out annual services on the boiler in her property, which she rented out.

background

Ms C held an agreement with British Gas Services Limited from September 2008. The agreement renewed into an insurance policy in September 2010. Both contracts said an annual service would be carried out on the boiler each year.

Ms C rented out her property. The first annual service took place in August 2013. During this the engineer turned the boiler off as it was dangerous. A clamp was missing and the flue had been fitted incorrectly. The following month Ms C complained to British Gas, saying it shouldn't have continued to take payments when the tenants failed to respond to the letters about an annual service.

British Gas said it sent renewal documents each year and letters reminding about annual services but didn't receive a reply or other contact details. British Gas sent Ms C £233.50, the cost of one year's cover, for the inconvenience caused. Our adjudicator felt this was fair and reasonable but Ms C disagreed.

I sent a provisional decision about this case in September 2015. My provisional findings were as follows;

- British Gas had shown that it had sent a number of letters to the address about having a service carried out;
- Although Ms C's tenants didn't contact British Gas, Ms C was the policyholder and had a responsibility to ensure her boiler was serviced in line with the policy;
- Ms C would've benefitted from the policy if something unexpected happened;
- The refund of one year's premiums by British Gas was reasonable.

British Gas said it received my provisional decision but had nothing further to add. Ms C didn't respond.

my findings

I've reconsidered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

As there have been no further arguments from British Gas or Ms C, I see no reason to change my provisional decision.

my final decision

For the reasons above and in my provisional decision I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 29 December 2015.

Sean Hamilton
ombudsman