

complaint

Mr W complains about the service he received from British Gas Insurance Limited in relation to a Homecare policy.

background

Mr W had a central heating boiler fitted by British Gas in around 1997. He also bought an agreement to cover service and repairs. He's not happy that British Gas changed the terms of the policy or that it wouldn't deal with a claim. Mr W was told the system needed a Powerflush and he'd have to pay. But this wasn't covered by the policy and Mr W didn't think it was fair.

The adjudicator explained that we couldn't look at anything that happened before August 2009 as British Gas wasn't regulated by the Financial Conduct Authority (FCA) at that time. And she explained that the removal of sludge or scale wasn't covered by the policy. So, she felt British Gas had been fair when it told Mr W that he'd have to pay for a Powerflush.

my findings

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

I appreciate Mr W is frustrated at the process he's been through and, as we've said we can look at his complaint, he thinks we should look at everything. Our rules say we can consider complaints about 'authorised persons'. Before 6 August 2009 British Gas Insurance Limited wasn't regulated and so not 'authorised persons'. This means we can't look at any aspect of Mr W's complaint about events before 6 August 2009 (when British Gas became authorised). This includes the sale of the policy but I will look at events since 6 August 2009.

British Gas was entitled to change the terms of its policies. The policies I've seen after August 2009 don't cover Mr W for the removal of scale or sludge. So I don't think British Gas did anything wrong by telling him this was something he'd have to pay for. I've seen documents from British Gas and Mr W to show that services were carried out as well as other attendances under the policy. So I'm not of the view that British Gas failed to provide the services it was supposed to.

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 M W to accept or reject my decision before 1 October 2015.

Sean Hamilton
ombudsman