

complaint

Mr P is unhappy at the service he's received from British Gas Services Limited under his home emergency insurance.

background

In January 2009 Mr P arranged with British Gas to have a new boiler and radiators fitted in his home. Mr P also took out a Homecare policy to cover the boiler and central heating system.

In December 2014 Mr P contacted British Gas to arrange an annual service. However, he was told that his policy had been cancelled in June 2014. Mr P complained that he had not been told about this cancellation.

British Gas dealt with Mr P's complaint about the cancelled policy and Mr P decided not to renew it. However, he also complained about the installation of the central heating as he thought one of the radiators wasn't sufficient to heat part of his home. He also said that the bathroom radiator had become very rusty, that there were problems with his thermostat and a radiator valve leaked.

British Gas offered to send an engineer to look at the valve and the radiator to see if repairs were needed and if so whether they'd fall under the terms of the policy. Mr P was unhappy with this response and complained to this service.

Mr P's complaint was investigated by our adjudicator. She didn't recommend it should be upheld. The adjudicator said that the installation of his boiler and radiators weren't 'regulated activities'. So, this meant she wasn't able to investigate that part of his complaint. But she thought British Gas' offer to check the valve was in line with the policy. And she also recommended that if Mr P was having problems with his thermostat he should raise that with British Gas. She didn't think British Gas should do any more.

Mr P didn't agree with the adjudicator and so the complaint has been passed to me.

my findings

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

This service operates under rules set out in the Financial Conduct authority ('FCA') handbook. These rules limit the type of complaints we can look at. The sale of the boiler and its installation weren't activities that were regulated by the FCA so I can't look at that part of Mr P's complaint as it falls outside of our jurisdiction.

But Mr P has also complained that his bathroom radiator has become very rusty, another radiator has a leaky valve and his thermostat doesn't work properly. British Gas has offered to inspect the radiator and the valve to see if repairs are required. If the thermostat isn't working properly then Mr P should also ask British Gas to look at that.

If these items need repairs to make them work correctly then this would be covered by the policy Mr P held with British Gas. And, although he no longer holds it, these problems date from a time when the policy would've covered them. Mr P does need to be aware that if the

bathroom radiator is working, but looks unsightly due to rust, a replacement won't be covered.

So, as British gas has offered to look at these problems I'm not asking it to do anything else and I'm not upholding Mr P's complaint.

my final decision

I'm not upholding Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 1 July 2016.

Jocelyn Griffith
ombudsman