

## **complaint**

Mr C is unhappy that he paid for a powerflush following advice from British Gas Insurance Limited that he thinks was unnecessary.

## **background**

Mr C held a central heating insurance policy with British Gas. He made a claim when he had a problem with his boiler and it told him that he needed to have a powerflush done and this wouldn't be covered by his policy. He therefore paid £480 for a powerflush to be done privately and around £110 for a magnabooster fitted. He was quoted £1,170 for this to be done by British Gas. It was insistent he have the powerflush done and that he was told he wouldn't be covered if it wasn't done.

The private contractor's report says that during the powerflush, the water was clean and the procedure wasn't necessary. Mr C therefore asked British Gas to reimburse him for the cost but it refused. He says that on a previous visit, during which a section of pipe had to be removed and replaced, a British Gas engineer stated that there was a crystalline substance within the pipes and this is the reason that the system is blocked. This wouldn't be removed by a powerflush. However, British Gas says it has no evidence of this.

British Gas did, however, offer £50 compensation for delays in dealing with Mr C's complaint.

One of our adjudicators looked into the case and thought that it should be upheld and that British Gas should reimburse the cost of the powerflush to Mr C. He didn't think that British Gas should pay the cost of the magnabooster, as this is a preventative device.

Mr C accepted the adjudicator's assessment but British Gas didn't. It says that if the private contractor saw that the water was running clean, the contractor shouldn't have continued with the powerflush. It can't be held responsible for the contractor completing a job he knew was unnecessary.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

In order for a diagnosis to be made that a powerflush is needed, I would expect British Gas' engineer to have taken water samples, or to have some other reason why he came to the conclusion that the system was 'filthy' and needed a powerflush. However, British Gas has confirmed that water samples weren't taken. It has suggested that as a section of pipework and a radiator were blocked previously that this proves there was sludge in the system. But this isn't necessarily the case. These seem to have been particular, isolated blockages and it doesn't automatically follow that they were caused by sludge. As Mr C has said, solids can form in rubber pipes, causing blockage. And no powerflush was recommended at the time that this work was carried out, in early 2013.

Given this, and what the private contractor has said, it seems clear to me that British Gas misdiagnosed that a powerflush was required.

Mr C was relying on British Gas' advice, and the fact that it wouldn't cover any repairs that might be needed in the future, if he didn't comply with it. I note that British Gas also quoted more than twice the price, than Mr C did pay, to carry it out.

The private contractor says he could see the water running clear, while carrying out the powerflush. I think he and Mr C were entitled to assume the powerflush was required – and for him not to take his own water samples before starting the procedure – based on British Gas' advice. I think it is disingenuous to blame the contractor for completing the job, when it was only carried out based on a misdiagnosis by British Gas.

I therefore agree with the adjudicator that the cost should be reimbursed. British Gas should also add interest at our usual rate.

I also consider that British Gas should pay an additional £50 compensation for the inconvenience caused by this misdiagnosis (in addition to the £50 it already offered), including his time in arranging the powerflush.

### **my final decision**

I uphold this complaint against British Gas Insurance Limited and require it to:

- reimburse the £480 Mr C paid for the powerflush, together with interest at 8% simple per annum from the date he paid for it, to the date of reimbursement;
- and pay compensation of £50 for the inconvenience caused to him by this matter (in addition to the £50 already offered for the delay in dealing with the complaint, which should now be paid if it hasn't already).

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 16 December 2015.

Harriet McCarthy  
**ombudsman**