## complaint

Mrs T complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

## background

Mrs T complained to BG about this matter. And, being unhappy with its response, she complained to this service.

Our adjudicator thought Mrs T's complaint shouldn't be upheld.

Mrs T disagreed with the adjudicator's conclusions, so the matter's been referred to me to make a final decision.

## 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've decided not to uphold Mrs T's complaint and I'll explain why.

Mrs T says on 9 June 2017 BG carried out an annual service on her boiler. She says the engineer told her everything was fine and the boiler was in good order. But she says the engineer forgot to leave her with a certificate confirming the service had been carried out.

Mrs T also says when she raised these issues with BG it told her it didn't hold copies of the checklists left by its engineers following a visit. She says BG gave her details of the work completed from its records. And she says these indicated the engineer had advised that due to the age and efficiency of Mrs T's boiler, she'd been recommended that a replacement should be considered. But she says that's the complete opposite of what the engineer told her, so she says she can only assume BG's deliberately put this in her records to make her have a new boiler.

So, Mrs T says she wants BG to give her a legal gas certificate confirming her boiler's safe and she wants it to apologise for putting wrong information in her records about her boiler needing to be replaced.

I see Mrs T's policy requires BG to carry out an annual boiler service, which it did. But the policy doesn't require it to give her a certificate confirming her boiler's safe. So, I can't uphold this aspect of Mrs T's complaint.

The records BG's given us indicate the engineer recommended the replacement of Mrs T's boiler. But Mrs T's told us she was given the opposite advice and was told it was in good order. In these circumstances I don't have enough information to decide why BG's records don't match Mrs T's recollection of her discussion with the engineer. For the same reason I don't have enough information to conclude any wrong information was deliberately noted on Mrs T's records to put pressure on her to have a new boiler.

So, for these reasons, I can't uphold her complaint.

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## my final decision

I don't uphold Mrs T's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 22 January 2018.

Robert Collinson ombudsman