

complaint

Mr H complains about the poor service he received from British Gas Insurance Limited under his Homecare insurance policy.

Background

Mr H has had an insurance policy for the care of his boiler with British Gas since 2005. He believes that British Gas hasn't met its obligation under that policy. He thinks that the workmanship has been poor as the problems with his boiler haven't been completely fixed based on the number of times it's stopped working. Mr H says that he and his family haven't been able to rely on the boiler working as every year they've found themselves without hot water and central heating. This has led to inconvenience, time off work and unnecessary stress.

Mr H says he raised this issue with British Gas on several occasions. And in March 2013 he made another formal complaint when the boiler developed problems. British Gas arranged for a senior engineer to visit and the boiler was again repaired.

In November 2014 Mr H contacted British Gas and complained that the boiler had once more developed a problem. British Gas started to investigate his complaint and wanted to meet with him. But due to difficulties getting hold of Mr H the matter didn't progress very far.

A problem developed with the boiler in January 2015. Mr H made another formal complaint to British Gas. He requested the return of his premiums and for a new boiler to be fitted. He said he felt British Gas should've recommend fitting a new boiler before his was over ten years as per the policy terms for replacement. And that the constant 'patching up' of the boiler meant the policy wasn't fit for purpose and had been mis-sold.

British Gas disagreed with Mr H's complaint. It said that it had met the terms of the breakdown cover by offering a repair service which had fixed the boiler each time it was called out. Parts were still available and it didn't consider the boiler to be beyond economical repair. It also didn't consider that the number of call-outs had been excessive. It did offer a goodwill payment of £150 to Mr H for the delays and lack of responses to his emails. Mr H complained to this service.

Our adjudicator investigated the complaint. She didn't recommend upholding Mr H's complaint. She didn't think British Gas had done anything wrong or that Mr H was eligible for a new boiler under the policy. But did think the £150 compensation was appropriate. Mr H disagrees 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.

Mr H has asked that I look at the full history of his boiler's repairs and services starting back in 2005. I'm not able to go back further than 2009 as that's when British Gas was regulated by the FCA. But I think looking at the last six years was enough to give me a general picture.

British Gas has provided us with the number of breakdown call outs to Mr H's home since 2009. These didn't include annual service visits or returns to fit parts. In six years there have been eight such visits which I don't think was excessive.

British Gas has described the problems with Mr H's boiler as "intermittent" meaning that they were sporadic and irregular. I've not seen any evidence that the problems were all caused by the same fault. And I've also not seen any evidence that the problems re-occurred because of poor workmanship on the part of British Gas. Each time there was a problem it was fixed shortly after being reported. And the repairs lasted for several months at least. So I think this was in keeping with the terms of the Homecare policy.

Mr H says that as the boiler was so unreliable British Gas should've offered to replace it. But the policy states a boiler will only be replaced if it's under ten years old and the parts can't be obtained or it isn't economical to repair. This doesn't apply to Mr H's boiler. So for me to find that British Gas should replace Mr H's boiler I would need to be satisfied that it had done something wrong or damaged Mr H's boiler when either servicing it or repairing it.

Mr H thinks it shouldn't be for him to get evidence of poor work. He feels that the number of call outs and problems he's had show that British Gas hasn't properly dealt with the faults. But from the evidence I've seen I don't think British Gas did anything wrong. And while Mr H's boiler isn't as reliable as others I don't think this enough for me to reasonably expect British Gas to offer to replace it.

I'm not upholding Mr H's complaint. But I do think the offer of £150 compensation by British Gas to Mr H in recognition of its handling of his complaint in 2014 was right.

my final decision

For the reasons I've given above, I'm not upholding Mr H's complaint and make no award against British Gas Insurance Limited.

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

Jocelyn Griffith
ombudsman