

complaint

Mrs C complains about the service she received under her HomeCare policy with British Gas Insurance Limited.

background

In December 2008 British Gas installed a new boiler in Mrs C's home. It serviced and repaired the boiler under a HomeCare policy until March 2011 when Mrs C cancelled it. She then arranged for a new engineer to undertake the maintenance of her boiler.

Mrs C had problems with her boiler and in December 2014 her engineer found that there had been a build up of sludge and scale which caused damage to the system. This led to numerous and expensive repairs being required and eventually Mrs C had to replace her boiler.

Mrs C complained to British Gas. She also sent it a report from her engineer. Mrs C thought the problems with the boiler had been due to the quality of the work when it had been installed, as well as poor servicing. In particular the fact that the magnetic filter hadn't been cleaned causing it to become clogged. And had it been cleaned then the problems with the sludge could've been averted.

Mrs C said the reason her engineer hadn't been aware of the magnetic filter was because he had been misled by British Gas' paperwork. The 'No' box had been ticked against 'magnetic system filter fitted' on its worksheet completed in 2011. She also didn't think British Gas had cleaned the filter when they had serviced the boiler. She said she had repeatedly told British Gas that her heating system wasn't working adequately.

British Gas didn't agree with Mrs C's complaint. It said that it was Mrs C's responsibility to make sure her engineer knew what system she had. And that its checklist paperwork wasn't designed to be a complete record. Mrs C's engineer should've referred to the installation paperwork to understand the system that had been installed.

British Gas said it had not serviced the system since 2010 and didn't think its engineers had caused the problems that arose in 2014. It also said that by Mrs C's boxing in of the pipes and filter had meant the filter wasn't visible for inspection. And may have been why her engineer wasn't aware of it.

Mrs C disagreed and complained to this service. Her case was investigated by our adjudicator. He explained that the service wasn't able to investigate the installation of the boiler. This was because at the time of installation British Gas wasn't regulated by the FCA. So, this service didn't have the power to investigate any complaints about the service it had provided. But it could look at the service provided under the HomeCare policy.

The adjudicator didn't recommend that Mrs C's complaint be upheld. He thought it was reasonable to expect an independent engineer to inspect a system so that they were aware of what work would be required to maintain it properly. He didn't think British Gas was responsible for the boiler's problems in 2014. Mrs C disagreed and her 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.

I understand Mrs C frustration that we aren't able to look at her complaint about the actual installation of her boiler. But British Gas wasn't regulated by the FCA until August 2009 and under our rules I can't look at that part of her complaint.

British Gas has sent us its notes of the work it carried out on Mrs C boiler in the two years she had her policy. British Gas attended Mrs C's home five times and undertook two annual services of the boiler, one in 2009 and the other in 2010. I've seen from the notes that the 'magnaclean' filter was checked in 2009, but it isn't clear whether this part was checked in 2010. The other callouts were for possible problems with the boiler. British Gas says that the filter wouldn't have been checked at those appointments.

I've also seen from the notes that Mrs C reported that two of her radiators weren't heating up properly in 2009. This led to work on her pipework and a new radiator. No further problems with the level of heating from the boiler appear to have been recorded. So I don't have any evidence British Gas was aware of other problems with Mrs C's boiler.

It's agreed by Mrs C that the magnetic system filter wasn't checked or cleaned after 2011. I think it's more likely than not the problem with this part of the boiler built up over time. So, even if British Gas hadn't checked it in 2010, it's likely the problem could have been avoided if the filter had been subsequently checked.

And I think it's reasonable to expect any engineer, when taking on the maintenance of a system, to fully inspect it themselves. I don't think relying on paperwork is good enough. And, although I can understand why Mrs C chose to have the pipework boxed in as she thought it was ugly, this meant parts of the boiler were hidden from view. So looking at the evidence I'm not upholding Mrs C's complaint.

my final decision

I'm not upholding Mrs C's complaint. I don't require British Gas Insurance Limited to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 29 March 2016.

Jocelyn Griffith
ombudsman