

complaint

Mr D complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr D complained to British Gas that it hadn't maintained his boiler properly. And this had resulted in his boiler leaking, causing corrosion damage in his home.

Being unhappy with British Gas' response to his complaint, Mr D complained to this service.

Our adjudicator thought Mr D's complaint shouldn't be upheld.

Mr D 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 Mr D's complaint and I'll explain why.

Mr D says he reported a leaking boiler to British Gas on 30 December 2014. And it attended and repaired the boiler on 2 January 2015. He says British Gas identified a leaking condensation cap which hadn't been securely fixed at the earlier service it had carried out. And he says in December 2015 a private engineer told him his microwave oven wasn't safe to use, because of corrosion caused by the leaking boiler.

Mr D also says British Gas mustn't have carried out the annual service properly in 2014. So, it should pay for the damage caused by the leaking boiler.

British Gas says its engineer reported that the cap and seal had failed naturally, due to wear and tear. And it says there's nothing to suggest the boiler hadn't been serviced properly in 2014.

I see that under the terms of Mr D's policy British Gas isn't responsible for any damage to a boiler unless it caused it. The private engineer who attended in December 2015 didn't indicate what he considered had caused the leak to the boiler. And the British Gas engineer who repaired the leak said it was caused by normal wear and tear.

In these circumstances, I don't have enough information to conclude the leak was probably caused by British Gas failing to service Mr D's boiler properly in 2014. So, I can't uphold his complaint.

my final decision

I don't uphold Mr D's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 4 November 2016.

Robert Collinson
ombudsman