

## **complaint**

Mr P has complained about a delay by British Gas Insurance Limited (BG) under his HomeCare policy in dealing with problems he had with his central heating system.

## **background**

There is some history to Mr P's complaint. He says he contacted BG a few years ago about poorly functioning radiators and was advised that his boiler would need to be replaced and that this would resolve the issue. In 2013, after Mr P had replaced his boiler, he noticed that a bedroom radiator wasn't functioning. BG replaced the non-functioning radiator with another radiator in the same room and did some pipework to bypass blockages in the system. Mr P says that after this work, two of the radiators in another two bedrooms stopped functioning. He says he was advised by the BG engineer that this was due to blockages in the system. He says this problem was never resolved by BG.

In 2018, Mr P contacted BG again about the non-functioning radiators in two of his bedrooms. Another radiator in one of the bedrooms couldn't be turned down.

A BG engineer visited Mr P's property on 1 November 2018 but was unable to identify what the problem was. He attempted to balance the radiators but this didn't resolve the problem. He advised Mr P that his heating system needed to be powerflushed and said he'd arrange internally for this to be done. He said that if the flushing didn't work then the problem was likely to be a blockage in the piping.

Mr P contacted BG again on 17 December 2018 to chase up the flushing he'd been told would be arranged.

Having still heard nothing from BG, Mr P contacted it again on 15 January 2019. He said he now wished to raise a complaint as at this point he'd been waiting for 10 weeks for BG to deal with the matter. This was followed up on 22 January with a detailed complaint in which Mr P raised a number of issues he had with work BG had undertaken in the past and poor advice he'd received when installing a new boiler system in 2013.

I've looked at the matters Mr P raised in this complaint. The only one of these that this service can look into is his most recent complaint about BG's failure to deal with his radiator problem for some five months, as this arises from the HomeCare insurance he has from BG. The other matters he raises aren't activities regulated by the Financial Conduct Authority, and are therefore outside our jurisdiction.

BG arranged for Mr P's heating system to be flushed on 22 February 2019. This still didn't rectify the problem. BG then decided it was possibly a pipework problem. Further investigation found that the pipework was incorrect. This was rectified on 21 March. This resolved the circulation issue although there was a leak in the system. This was investigated and was then resolved.

There was clearly a significant delay in resolving the fault first brought to BG's attention in early November. The first remedial action by BG was the flushing that took place nearly four months later. BG has said that after checking its records, it was unable to identify the reasons for the delay. It accepts that Mr P contacted it on 17 December 2018 – some seven weeks after he'd first contacted it - to query when it would resolve matters but that this wasn't addressed by BG until after Mr P had sent his complaint on 22 January 2019. After

that, it wasn't until 22 February that a flush was actually undertaken. BG has explained that when this failed to sort the problem, there was a concern that the internal pipework may have been the cause of the fault, and rectification of this might've involved lifting flooring to gain access. As this would've caused a degree of disruption, BG says there were internal discussions to consider the possible solutions.

BG accepts that there was considerable delay in addressing Mr P's heating problem, and has offered him £200 compensation. Mr P has rejected this.

Mr P wasn't satisfied with BG's response to his complaints, and referred them to this service. Our investigator explained to Mr P that this service could only consider his complaint relating BG's failure to deal with his heating problem in a timely manner. His view was that BG had taken responsibility for the delays on its part but that the £200 compensation it had offered was far too low. He suggested that BG should increase its compensation to £400.

BG responded to our Investigator's view. It said that the two non-functioning radiators were actually in the same bedroom and the radiator that was permanently on was in another. So only one bedroom was without heating. It considered that taking this into account, the suggested compensation of £400 was too high. It also said that it hadn't been aware of Mr P's issue until his formal complaint in January 2019, and that further delay was caused by investigating whether there were any options to lifting the floor. It also said that Mr P had previously received compensation following issues arising after he'd had his new boiler installed in 2013.

As BG doesn't agree with our investigator's view, it's asked that the complaint be considered by an ombudsman for 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'm going to uphold Mr P's complaint and I'll explain why.

I'm aware of the various complaints that Mr P has raised with BG and which arise from issues dating back to 2013. As I've mentioned above, and as our Investigator has also explained, I can only consider the most recent complaint as it relates to the service provided by BG under Mr P's HomeCare insurance policy.

BG doesn't disagree that Mr P raised the problem with his non-functioning radiators in early November 2018, although Mr P would say that this was a problem that had existed for some years before that but had never been resolved by BG. It also doesn't disagree that the problem wasn't finally resolved until March 2019. By any measure, that is a significant period of time.

It appears that from early November until 17 December 2018 when Mr P contacted BG for a progress update, nothing was done to arrange the powerflush that BG's engineer had said he'd seek approval for. It then appears that nothing further was done until Mr P submitted a formal complaint on 22 January. That was not far off three months during which nothing appears to have been done. BG then arranged for the powerflush, but this took a further four weeks to arrange. After the powerflush had proved unsuccessful, a new approach had to be considered, and this took a further month.

So, it took from the beginning of November 2018 until 21 March 2019 for BG to rectify the problem with Mr P's bedroom heating. He says that during this time the bedrooms affected were being used by a child with asthma and elderly relatives with respiratory illness, and he had to use electric heaters to provide warmth and these increased his electricity bill.

I've taken into account what BG has said by way of explanation, but I don't consider that it has provided sufficient explanation for the delay in dealing with Mr P's heating problem. I don't consider that it makes the delay any the less unacceptable to say that only one bedroom rather than two was affected. BG had been told that Mr P had relatives with health issues living with him, and the heating was unavailable during the height of the winter period. And BG's explanation that its Customer Services Manager wasn't aware of the problem with Mr P's heating until he complained in January 2019 only goes to illustrate a breakdown in communication within BG. Further, compensation awarded for a previous issue is irrelevant to the justification for compensation for subsequent failings.

Mr P has said that he pays £50 a month for his insurance with BG. Going by his renewal notice, I think it's less than this. But his insurance should provide him with peace of mind that if a problem arises with his central heating, plumbing or electrics, it will be fixed by BG within a reasonable timescale. I think the compensation of £400 recommended by our Investigator is fair and reasonable in the circumstances. It reflects a reimbursement of his premiums paid over the period when BG wasn't addressing his problem. It would also include a further sum to cover the extra electricity Mr P would've used and the inconvenience and upset he's experienced in having to chase BG for a repair that could well have been addressed in a matter of weeks, but which ultimately took nearly five months.

### **my final decision**

For the reasons I've given above, I'm upholding Mr P's complaint, and I require British Gas Insurance Limited to pay him compensation of £400 (less any sum is already paid him).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 December 2019.

Nigel Bremner  
**ombudsman**