

complaint

Mrs G, on behalf of company B, has complained about British Gas Insurance Limited. She isn't happy about the way it dealt with a claim under the home care insurance policy.

background

British Gas undertook an annual service on her boiler under her home care insurance policy. Initially its engineer thought that a new part was required but on closer inspection a few days later he felt the boiler needed replacing and condemned it.

A price for a new one was gained but Mrs G went onto get a new boiler herself for a lower price. Mrs G accepts that the boiler was old and would need replacing at some point. But she didn't think that it needed replacing immediately and thought that British Gas's engineer gave poor advice and didn't need to condemn the boiler at that stage.

So Mrs G complained to British Gas. It investigated but didn't feel that its engineer had done anything wrong as he'd gained advice from fellow engineers before turning off the gas supply and telling Mrs G that she would have to get a new boiler. It did, however, offer to pay £50 compensation in relation to its poor service and delay.

Our investigator then looked into things for Mrs G. But she didn't think that British Gas had done anything wrong and didn't uphold the complaint.

As Mrs G didn't agree the matter has been passed to me for review.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I don't think that the complaint should be upheld and I'd like to explain why.

I can understand Mrs G's frustration here as she had her boiler serviced year on year and hasn't been told of any potential problem with it. I think she would've expected any problem in relation to corrosion to have been flagged at one of the earlier services. Furthermore, she questions whether there was any problem with any gas readings as her carbon monoxide detector hadn't been activated. But she does accept that the boiler was old and was probably due for renewal.

I can understand why she would question the readings and her own engineer has also questioned their veracity. But British Gas's engineer was worried enough about the readings, alongside a corroded part, to say that the gas supply to the boiler should be turned off. Indeed, other British Gas engineers were in attendance and obviously in agreement with this plan of action.

It is not my role to question the technical capability of British Gas's engineers who are professionally trained and experts in their field. But I can interpret the evidence presented to me in reaching what I believe is a fair and reasonable outcome in the circumstances of this complaint. In this case I also have statements from Mrs G's own engineer.

Both sides have commented on the fact that the boiler was showing signs of corrosion, partly due to the boiler's age. And although the boiler was working fine before the service such problems can surface quickly, especially when a boiler gets older.

In this instance the engineer was concerned that the readings suggested fumes could leak from the boiler. He then found the corroded part of the boiler which had created two holes which meant that the boiler had to be shut off. Given the engineer's concerns about the two issues he thought that the boiler shouldn't remain in use which I don't think is unreasonable.

I know Mrs G's own engineer has suggested that there may have been other options available and that the repairing engineer *may* have damaged one of the pipes. But he wasn't there at the time and in effect I am left with one professional's view against another's.

So, as all parties are in agreement that the boiler would most likely need replacing and there was corrosion to the boiler I don't think it would be fair to say British Gas's engineer's view that the boiler needed to be shut off was unreasonable.

I know Mrs G also questions why a number of British Gas engineers attended her business that day to look at and work on the boiler. But I think British Gas's explanations around this aren't unreasonable and I think that one of the engineers would have suggested another path and said that the boiler didn't need to be isolated if that was their professional opinion.

Overall, although this caused Mrs G and her business a fair degree of inconvenience, as they had to get a new boiler fitted quickly, I can't hold British Gas responsible for this as the boiler would've needed replacing in any event. And it was solely acting with Mrs G's safety in mind. There isn't sufficient evidence to say that British Gas damaged the boiler and caused it to be condemned and I see that it offered £50 compensation in relation to its delays which seems fair in the circumstances.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G, on behalf of company B, to accept or reject my decision before 26 July 2018.

Colin Keegan
ombudsman