

complaint

Mrs H complains that British Gas Services Limited gave her poor service under a home care insurance policy.

background

Mrs H had problems with her central heating and hot water. She called British Gas for help in 2013. It recommended a power flush. Later she got someone else to do a flush. But she still had similar problems. Another company said she had a blockage in the boiler – and it installed a new one. She complained that British Gas had recommended a power flush instead of identifying the real problem

The adjudicator didn't recommend that the complaint should be upheld. She didn't think the power flush was unnecessary.

Mrs H disagrees with the adjudicator's opinion. She says, in summary, that British Gas ought to have replaced the faulty part in her boiler.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Where I refer to British Gas I include its agents for whose actions I hold it responsible.

In 2013 British Gas recommended a power flush. As this wasn't covered by the policy, it quoted a price. But Mrs H couldn't afford it.

From what she has said, a year went by before she paid someone else to do a flush.

I don't doubt that Mrs H was disappointed that this didn't solve her problems.

But I find it likely that Mrs H had sludge in her central heating system.

Another company later said:

"...immediately diagnosed as a partial boiler blockage and, due to the inefficiency of the existing boiler, it was recommended to be replaced."

But the replacement was done in early 2015. And that company's diagnosis at that time isn't persuasive evidence that British Gas was wrong to advise a power flush about 18 months before.

British Gas has refunded premiums of about £340.

I don't think it would be fair and reasonable to order British Gas to make any further redress to Mrs H.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 5 November 2015.

Christopher Gilbert
ombudsman