

complaint

Mr P complains that British Gas Insurance Limited gave him poor service under a home care insurance policy.

background

Mr P had British Gas insurance for his central heating boiler – which was in a cupboard. About six weeks after British Gas did some work on the boiler. Mr P complained that it had caused a leak and water damage to his property.

The adjudicator didn't recommend that the complaint should be upheld. He didn't think there was enough evidence that the leak was caused by British Gas.

Mr P disagrees with the adjudicator's opinion. He says, in summary, that the boiler manufacturer's manual says that – in order to service the boiler – it is necessary to drain it by removing a cap. So British Gas must have damaged the cap and caused a leak which went undetected. And the engineer admitted it was his fault, Mr P says.

my findings

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

Mr P hasn't provided much detail or supporting evidence about what he thinks British Gas did wrong in September. He hasn't provided the manufacturer's manual or any report from another engineer.

Mr P says that a British Gas engineer apologised if he had over-tightened a cap.

But the engineer recorded a note on the British Gas system as follows:

"CODE0,CAP FOR CONDENSATE CRACKED/LEAKING I DIDNT TOUCH?,WATER EVERYWHERE,ORDER PARTS"

So – although there was clearly an issue with the cap – there is a conflict of evidence about who said what.

Mr P's photographs show the damage the leak had caused.

But six weeks had passed without him noticing it. And In the usual course of events components do fail from time to time. So I can't say that it's more likely than not that British Gas caused the leak.

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 Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 November 2015.

Christopher Gilbert
ombudsman