

complaint

Mrs S complains about faulty workmanship by British Gas Insurance Limited engineers when they serviced her boiler under a home care policy. She says its engineers caused a power surge which destroyed her computer.

background

Mrs S had a policy with British Gas that covered her boiler, central heating, home electrics and plumbing and drains. The policy included an annual boiler service.

In June 2015 Mrs S arranged for British Gas to carry out the annual boiler service. Shortly after its two engineers began working on the boiler her electrical power failed. They asked about the 'earth' at her property and she told them she had an 'earth stake' in place. She reset the tripped switch (called the 'residual current device' or 'RCD') in her electrical consumer unit. The engineers completed the service. She had no further problems with her electrics that day.

The following day Mrs S switched on her computer, which was a 'tower' style desktop computer. It took longer than usual to warm up and not all the usual icons appeared. Then it wouldn't work at all. She realised the same switch on her consumer unit had tripped as the day before. But this time she couldn't reset the switch. She called British Gas, to arrange an electrician to come out.

In the meantime Mrs S phoned the electrician who'd installed the electrics in her home. He suggested she unplug appliances one by one and try to reset the trip switch each time. She did this, and noticed the boiler wasn't on. She also switched off and unplugged her computer. After that she managed to reset the trip switch.

British Gas' electrical engineer came out to see Mrs S on the day she'd reported the electrical problems. He said the electrics were safe, but couldn't help her with the boiler. So she phoned for a British Gas engineer to restart her boiler.

The next day British Gas's engineer visited Mrs S. He reported the boiler was working properly, but said a faulty electrical appliance was tripping a switch in the consumer unit.

Mrs S complained to British Gas. She said her computer engineer's opinion was that some serious damage had been caused to the computer's power supply or hard drive on the day the British Gas engineers were at her home. So the following day her 'request' for the computer to begin work caused too much strain on damaged units and led to total failure. British Gas hadn't asked her to unplug electrical devices before testing, as it had done in earlier service visits.

Mrs S said the electrical engineers she'd spoken to thought it was likely the British Gas engineers did the required 'earth-looping impedance test' before servicing her boiler. But they said it was also likely the British Gas engineers didn't use the correct instrument settings designed to stop the switches (RCD) from tripping especially with an earth stake in place. So it was likely a power surge had caused the damage to her computer. She asked British Gas to pay the £200 it would then cost her to replace it with a refurbished model. (She's since found it would cost a lot more.) She'd bought a laptop computer but this wasn't suitable for her needs.

British Gas didn't accept its engineers had damaged Mrs S's computer. It said the device they had used to carry out the 'earth-bonding impedance test' at the boiler didn't use enough power to cause the power surge. It said sorry for poor service when she'd called it for help, and paid her £30 compensation. Mrs S came to us.

Our adjudicator asked for some more information about the equipment British Gas had used. Having seen this, she didn't think it was likely British Gas had caused Mrs S's computer to fail.

Mrs S didn't agree so the complaint's 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.

I was sorry to read that Mrs S's husband had passed away just a few weeks before the British Gas service visit. She'd needed her computer for essential paperwork, and it was most inconvenient that it failed at an already difficult time for her.

I can see the timing of the computer's failure points to it being British Gas's fault. But I don't think the other evidence supports that. I'll explain why.

On the day in question Mrs S showed British Gas' engineers to her loft where her boiler's located. She went to make a cup of tea for them. The power failed, and a switch (an RCD) had tripped. She said the engineer commented the earth wasn't very strong and she told him about the earth stake. She reset the switch.

British Gas says its engineers carried out an 'earth-bonding impedance test' using a particular device. I've seen the evidence that this device couldn't have caused a power surge. This is because it operates at a low voltage. Even if it had malfunctioned it has a fuse which would blow before it could cause a power surge. So a test using this equipment wouldn't cause any power surge or damage to plugged in equipment.

Mrs S has given us a written statement from an electrical engineer. It's not signed or on headed paper. She's offered to get that from the engineer if needed, but I've no reason to doubt her word. And Mrs S's engineer says that an 'earth-looping impedance test' would usually be carried out at the meter itself. Mrs S has said the British Gas engineers didn't go to her meter, which is outside her home. So I can't see that British Gas did carry out this test at Mrs S's property. British Gas says it carried out an 'earth-bonding impedance test', to test the wiring at the boiler. And that its equipment couldn't cause a power surge, which I accept.

Mrs S's electrical engineer says that as Mrs S has described it to him, it sounds as though the British Gas engineers carried out the earth test on the ring main. He says the criteria here is that all plugged electrical equipment must be disconnected because the test will cause damage to any connected appliance.

Mrs S says that during British Gas's previous service visits she's been asked to unplug any electrical appliances. She wasn't asked to do this for the visit in dispute. And so she thinks the test wasn't carried out properly, which caused the damage to her computer. She also questions why the switch tripped if the test was carried out properly, at low voltage. And

she's only been sent the standard qualification list for British Gas engineers, and not the qualifications for the ones who visited her (she says one was a trainee).

I can see Mrs S's point. But I don't think there's enough evidence, on balance, to show that her computer failed as a result of British Gas' engineers acting incorrectly or because they weren't properly qualified. She's not suggested any of her other electrical appliances were damaged following the service visit. British Gas has explained why the device it uses doesn't require other appliances to be disconnected before its test (as it operates at a low voltage). The boiler itself was working after the engineer's first visit, and it was reset successfully during the follow up visit. The RCD switch did trip during British Gas' visit. But this had happened at her home before. I've not seen anything to suggest the power failed because the engineers acted incorrectly. So I don't think I can fairly uphold her complaint.

There were some shortcomings in British Gas' service to Mrs S. But it did arrange for the electrical engineer and second boiler engineer to visit her reasonably promptly. I think the £30 payment it made was fair.

There were some later issues with British Gas' customer service, when Mrs S cancelled her home emergency policy in late 2015. The issues didn't form part of this complaint so I've not considered them here. I mention them just for completeness.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 30 August 2016.

Amanda Maycock
ombudsman