

complaint

Mr H complains about the way he was advised by British Gas Services Limited ("BGS") regarding his central heating system, which was insured under a home emergency insurance policy by BGS.

background

Mr H had a BGS policy for his central heating system. A BGS engineer attended in February 2015. He dealt with a fault but said there was sludge in the system. He quoted for a powerflush to deal with this but said that as Mr H had plastic pipework on the system the usual lifetime guarantee couldn't be given. The quote wasn't accepted.

BGS attended again in November 2016 and carried out some electrical repairs. In January 2017 BGS cleaned out the hot water heat exchanger as this was again blocked by sludge and debris. At that stage Mr H sought advice from another engineer. He confirmed that there was sludge in the system and the solution was to get a new boiler. He thought Mr H should have been told this in February 2015

Mr H complained to BGS that it didn't give him this advice in February 2015. It let him carry on paying premiums under his policy on a failing boiler. He cancelled his policy and asked BGS to refund the premiums he had paid since February 2015.

BGS didn't accept his complaint. It said its records showed that on each visit from February 2015 onwards its engineer had advised that a new boiler was required. But BGS would only cancel a policy when a boiler was completely beyond repair. BGS's engineers would provide advice, but it was the customer's choice whether to cancel a policy. Mr H didn't accept this and complained to us.

Mr H told our investigator that in February 2015 BGS's engineer said a powerflush would cost £900. But as he had plastic pipes it might pull his system apart. So personally he wouldn't do it. Mr H said the engineer should have advised him to get a new system then. He could have put the money he had spent on premiums since then towards a new boiler.

Our investigator didn't recommend that this complaint should be upheld. He understood that Mr H felt he was misadvised in February 2015, and should have been told the whole system needed replacing. However the investigator said since February 2015 BGS had attended and carried out repairs to Mr H's system. So he couldn't recommend it to refund the premiums he had paid.

Mr H asked for his complaint to be reviewed. So it has been passed to me to issue 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.

It isn't possible now to be sure exactly what was said in February 2015 when the BGS engineer attended Mr H's boiler. It's clear that Mr H was quoted £900 for a powerflush. The engineer's notes indicate that he found plastic pipes were present. Mr H says because of this the engineer advised him not to have a powerflush.

Because the issue of sludge and having a powerflush were discussed, I think it's more likely than not that the BGS engineer discussed replacing the boiler, as BGS has said, and the likely effect of not having a powerflush on the life of his boiler. Mr H says the engineer should have gone further and advised him more strongly to replace his boiler.

Mr H has had two years further life out of his boiler since February 2015. So it clearly hadn't reached the stage of being beyond repair then. He has called on BGS and enjoyed the benefit of the policy since then. While I can't say what was said at the time, I don't think the decision to continue with the boiler was so unreasonable that BGS should have told Mr H to replace it immediately, and should have refused to continue its policy.

So I don't think BGS has treated Mr H unfairly or unreasonably, or that I should require it to refund the premiums he has paid since February 2015.

my final decision

My decision is that I don't uphold this complaint, and make no order against British Gas Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 February 2018.

Lennox Towers
ombudsman