

Complaint

Mr R complains British Gas Insurance Limited caused his boiler to fail. He says this meant he had to replace it, and he'd like it to reimburse him for this.

Background

In September 2018, British Gas carried out an annual service on Mr R's boiler as part of the boiler insurance he had with it, as well as a gas safety check. In December 2018, its engineer attended a call out due to a problem with it. British Gas says when it arrived the boiler had been switched off by Mr R's tenants due to a leak, and wasn't operational. It says it thought the printed circuit board (PCB) had blown, but it had to replace the leaking low pressure switch before it could try testing the boiler and as this still wasn't working it knew the PCB had blown. It says it couldn't source a PCB, as this part was obsolete due to the age of the boiler.

Mr R says before calling British Gas his own engineer looked at his boiler and said the problem was the pressure switch. And that, while there was low water pressure, the boiler was operational. Mr R says the boiler must have been working for British Gas to know it needed a new switch, and that British Gas caused the PCB to blow

Mr R doesn't believe British Gas tried to source a new PCB - he says it didn't even know the part number when he asked for it. He told British Gas he'd located one that came with a guarantee. British Gas offered to fit this free of charge, but said it couldn't guarantee the work due to the part coming from an unauthorised supplier. British Gas said there was no guarantee it would resolve the problem and it wouldn't be responsible for issues with it. Mr R chose to replace the old boiler with a new one instead. He then raised a complaint with British Gas saying it should pay for the new boiler. British Gas didn't agree so Mr R referred his complaint to us.

Mr R told us the engineer that fitted his new boiler said his old boiler was in good condition, that they could have obtained a PCB and it can only blow if there's a spill on it or the switch was wired incorrectly. Mr R also feels the service carried out in September wasn't done correctly, as the leak wasn't identified. And his tenants told him the engineer wasn't there long, didn't remove the boiler case or leave a checklist. Mr R says his tenants were without heating and hot water, and having a new boiler fitted around Christmas was inconvenient. British Gas says while it offered Mr R £100 compensation as a gesture of goodwill, his boiler was beyond the average life expectancy of any boiler. And that it's been advising him to replace it for some years.

An investigator looked into Mr R's complaint. They said no problems were found when the boiler was serviced in September 2018. And the boiler's age meant it could fail at any time. She didn't think British Gas had done anything wrong.

Mr R didn't agree and still thinks British Gas made a mistake which caused his boiler to fail, and he wants British Gas to pay for his replacement boiler. So his complaint's been passed to me for a 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. Having done so, I'm not asking British Gas to do anything further, for largely the same reasons as the investigator.

While the pressure switch was found to have failed a few months after the service in September, this doesn't mean it had already failed at that time of the service. Parts can fail unexpectedly at any time, especially in old boilers like Mr R's. If it had failed prior to the service in September, then I think the engineer would have picked this up, given it was easily discoverable in December and had caused the boiler to stop working. And it was clearly working following the service or Mr R would've reported this. Not being left a checklist and the speed of the service doesn't mean it wasn't done correctly. And if the service hadn't been carried out I'd have expected Mr R to raise this with British Gas at the time given that was the purpose of its visit.

A PCB can blow for various reasons including small leaks or age, not just a spillage or incorrect wiring in the way Mr R said his engineer suggested. In these circumstances, I think it's likely a leak from the pressure switch caused the PCB to blow and meant the boiler wasn't operational when British Gas arrived. I say this because the engineer that attended the call out is an expert, so I think it's fair to place weight on his testimony. And he thought it was most likely a leak caused the PCB to blow. A leak would also explain the low pressure Mr R's tenants told him about and I don't think there's enough evidence to suggest the PCB failed for any other reason. And it's reasonable to think the engineer was able to diagnose a new switch was needed without the boiler being operational, based on the leak and information given to them by Mr R's tenants.

In relation to the PCB, Mr R's renewal documents are clear that, as his boiler is no longer made, some parts are difficult to source. I think British Gas took reasonable steps to try to obtain a PCB, but it was obsolete. And it told Mr R this in good time. While Mr R says he found a PCB and the engineer who fitted his new boiler said these are available, British Gas hasn't disputed that it might be through some sources. Instead, it's said it gets parts from approved suppliers and sources where it can guarantee safety. And I don't think this is unusual or unreasonable.

Mr R chose the costlier replacement option despite maintaining his boiler could be repaired and saying his own engineer told him this too. And while Mr R might not have needed a new boiler immediately if the PCB hadn't blown, it's reasonable to think he'd have had to replace it in the near future anyway given its age - I think it's likely Mr R took this into account when deciding this.

In summary, I don't think British Gas caused any of the problems with Mr R's boiler. Therefore it's not appropriate for me to uphold his complaint.

My final decision

For the reasons I've given I don't uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 November 2019.

Rob Deadman
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