

complaint

Mrs V complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Mrs V complained to BG about its handling of a problem with her central heating system.

BG offered to give Mrs V a free magnetic system filter worth £239 and to pay her £200 compensation for the trouble and upset she'd experienced.

Mrs V thought the compensation should be higher. So, she complained to this service.

Our adjudicator thought BG should pay Mrs V a further £261 compensation in addition to the free magnetic filter and £200 compensation it had offered her.

Both parties disagreed with the amount of compensation the adjudicator recommended. So, the matter's been referred to me to make 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.

I've decided to partly uphold Mrs V's complaint and to ask British Gas to pay her compensation totalling £461, in addition to giving her a free magnetic system filter worth £239. I'll explain why.

Mrs V says BG originally carried out a power flush of her heating system in 2002. She says following this, two of the radiators didn't heat up properly at all and some of the others failed to heat up to their full potential. And she says it would've been apparent to the engineers who attended for subsequent annual services and call-outs that the radiators weren't operating properly.

Mrs V also says in any event she pointed this out to the engineers on numerous occasions. However, she says, at no stage did any of the engineers, or anyone from BG offer to carry out a further power flush, as she was entitled to under the terms of her policy.

In addition, Mrs V says a further power flush was carried out in December 2016. She says the radiators do now heat up properly. And there's a notable improvement in the temperature of the hot water. But she says this should've been done by BG following the failure of the initial power flush in 2002. And she says if it had, she would've avoided the higher fuel bills and discomfort caused by an underperforming heating system over a period of around 14 years.

So, Mrs V says she considers both the compensation BG offered her and the additional £261 recommended by the adjudicator to be inadequate in the circumstances.

BG says it can't confirm that a power flush was carried out in 2002. And it says in December 2016 a full power flush wasn't completed. It says a full power flush would take all day. But it says the engineer's visit was only half a day and involved flushing the expansion tank and adding a cleaner and inhibitor to the system.

BG also says a power flush wouldn't have been possible, because the radiators don't have taps on them.

So, BG says it thinks the compensation it's offered is reasonable, in the circumstances.

I see Mrs V's given us a copy of the completed customer checklist from the visit by BG on 22 and 23 December 2016. And it clearly states that the engineer power flushed the system. So, I'm satisfied a power flush was carried out then. And I've no reason to doubt what Mrs V's told us about a power flush originally having been carried out by BG in 2002.

I note Mrs V says the fact that two power flushes have been carried out shows BG's wrong to claim that the lack of taps on the radiators prevented this from happening.

I think it's clear Mrs V was caused trouble and upset over many years as a result of the problems she's described with her radiators. And she also says her heating bills will have been higher throughout that time as a result.

I see BG's now agreed to pay Mrs V £200 compensation for the trouble and upset she experienced. I think this is reasonable. And it's fitted a free magnetic filter worth £239 to her heating system, which I think goes some way towards compensating her for the increased heating costs she says she's had to pay over many years. But I think this should be increased to £500 to reflect the number of years this situation continued.

I acknowledge Mrs V thinks the compensation should be higher. But I need to take an overall view of the appropriate amount of compensation. And I think £700 overall for the trouble and upset Mrs V's experienced and the extra heating costs she's incurred is fair and reasonable, in the circumstances.

So, this means BG needs to pay Mrs V a further £261 compensation. And I partly uphold her complaint on this basis.

my final decision

I partly uphold Mrs V's complaint against British Gas Insurance Limited. It must pay her £200 compensation for the trouble and upset she's experienced as a result of its poor handling of this matter. And it must pay her a further £261 compensation for her increased heating costs, in addition to the magnetic filter worth £239 it's fitted to her heating system free of charge.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 4 September 2017.

Robert Collinson
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