

## **complaint**

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

## **background**

Mr D asked British Gas for help with fluctuating water temperature. It sold him a new boiler. He complained that this did not resolve a problem with a shower.

The adjudicator did not recommend that the complaint should be upheld. She concluded that British Gas made Mr D aware that there was a fault with the shower unit.

Mr D disagrees with the adjudicator's opinion. He says that British Gas told him that replacing the boiler would resolve the problem with the shower.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

From a call recording in late February 2013, I find that Mr D knew that there was a fault with the shower unit as well as with the supply of hot water to taps.

His boiler was about 14 years old. And on balance I accept that it needed a replacement heat exchanger. In view of its age and the intervening changes in the available technology, I do not conclude that it was inappropriate that British Gas recommended a whole new boiler.

Mr D has not provided sufficient detail to persuade me that British Gas said that a new boiler would resolve the problem with his shower.

I bear in mind the terms and conditions of the policy. Therefore I do not conclude that it would be fair and reasonable to order British Gas to reimburse Mr D for the cost of the boiler or to make any other redress.

## **my final decision**

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no award against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr D to let me know whether he accepts or rejects my decision before 9 February 2015.

Christopher Gilbert  
**ombudsman**