

complaint

Miss R is unhappy that British Gas Insurance Limited has turned down a claim she made on her home emergency insurance policy.

background

Miss R had a home emergency policy with British Gas. This provided her with a number of services – one of these was an annual service for her boiler.

Her boiler had been originally installed in 1975. British Gas said that the boiler was on a “*reduced parts*” list. That meant that it would try to maintain it, but as some of the replacement parts were no longer being manufactured, it couldn’t be maintained indefinitely.

Eventually, Miss R decided to replace her boiler. When it was replaced, she said she was shocked by the extent to which its condition had deteriorated. She feels that she should’ve been told earlier that her boiler could potentially become unsafe. British Gas installed the new boiler but she says she’s had a problem with a leak since then. She says this was down to the installation of the boiler.

One of our investigators looked at Miss R’s complaint. She thought that British Gas had kept Miss R properly informed of what had been found as a result of her annual service. The investigator also thought that there wasn’t enough evidence to suggest the leaks were caused by the way her new boiler had been installed.

Miss R disagreed with the investigator’s opinion and so the complaint has been passed 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. And having done so, I’ve come to the same conclusions as the investigator and for broadly the same reasons.

Miss R has raised two separate concerns, so I’ll deal with each in turn.

the annual service

Miss R says British Gas should’ve told her sooner that there was significant corrosion affecting her boiler and that it could (eventually) become unsafe. But British Gas has provided a number of notes from its internal system that record what works and observations were carried out at each annual service. These seem to suggest that British Gas shared this information with Miss R. And they specifically record that Miss R’s boiler is very old and showing signs of corrosion.

In addition to that, Miss R has also provided us with a copy of a document that was provided to her by British Gas. This says that her boiler was not to “*current standards*” and was also “at risk”. And whilst it doesn’t say that the boiler had become unsafe, it does say that it could become unsafe at some point in the future and could endanger “life or property”.

So from the evidence I've seen, I think British Gas properly informed Miss R of its findings at each annual service. So on balance, I don't think British Gas has done anything wrong in respect of this aspect of Miss R's complaint.

the leak

It is Miss R's view that the installation of the new boiler in her home was the cause of subsequent leaks. British Gas said that, as the leaks were from existing pipework and radiator valves, it's highly unlikely that they were caused by the new boiler.

As I understand it, Miss R's new boiler wasn't installed by British Gas as part of its obligations under the terms of her home emergency policy. Miss R has told us she paid privately to have a new boiler installed. That means that this service doesn't have the power to look into whether the installation of the new boiler was adequate.

In any event, Miss R's policy with British Gas includes insurance for events of this sort – e.g. an emergency leak from her home's plumbing. The policy says British Gas will carry out repairs to, among others, the pipes that connect the central heating system. And from what I can see, repairs have been carried out and the leaks have stopped. Miss R has said that there are visible signs of the damage and she wants those repaired. But her policy only covers such repairs if the damage was caused by British Gas. As I said above, the boiler installation was carried out on a private basis, so even if it was the reason for the leaks which is something I haven't seen any evidence of, it wouldn't be something that's covered under the policy.

So overall, the evidence I've seen suggests British Gas did what it needed to do in responding to Miss R's claim.

my final decision

For the reasons I've set out above, I don't uphold Miss R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 14 August 2017.

James Kimmitt
ombudsman