

## **complaint**

Mr and Mrs A have complained about British Gas Insurance Limited. They weren't happy about the service provided under their home emergency cover.

## **background**

Mr and Mrs A were told by British Gas that their central heating system's problems were being affected by sludge in the system and that they needed a powerflush. They decided to have the boiler replaced due in part to the cost of the powerflush.

When the boiler was replaced they say the engineer said that the system was clear and that a powerflush wasn't required. They also say that they were left without heating in the middle of winter and that they had to spend £200 on electric heaters. They also believe that they weren't told what level of cover they had.

British Gas said that it told Mr and Mrs A about the need for a powerflush over a number of years and that this was required. And that they had to pay for the powerflush separately. As British Gas said that it hadn't done anything wrong Mr and Mrs A asked us to look into things for them.

But our adjudicator didn't uphold their complaint. She thought that British Gas had made it clear that a powerflush was required and that it was clear from the policy documentation what level of cover Mr and Mrs A held. She was also satisfied that British Gas offered Mr and Mrs A replacement heaters when their heating system broke down and so it wasn't required to pay for the additional heaters.

As Mr and Mrs A didn't agree the matter has been passed to me for review.

## **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 don't think that British Gas has done anything wrong and I'll explain why.

The documentation that Mr and Mrs A was provided with makes it clear that they were on a Homecare 200 package. The package provided repairs and maintenance to their central heating system. The information makes it clear that British Gas provides different levels of insurance cover and that Mr and Mrs A should ensure they are happy with the level of cover they have chosen. I don't think that this is unreasonable.

In relation to the powerflush there are a number of entries on British Gas's system notes that suggest sludge was a problem and that a powerflush would be required. I know Mr and Mrs A say that they had one done privately but British Gas maintained that there was still a problem. I can understand why Mr and Mrs A chose to replace the boiler. They've said that they intended to replace it later that year. I presume that was because it was over ten years old and because of the various problems they had had with it.

I know Mr and Mrs A say that the system was clear when the new boiler was put in and so can't have caused the problem with the boiler. But without any evidence to support that position I can't be sure. The only evidence I have suggests that it was identified that a powerflush was needed and that it couldn't be repaired without one and that chargeable work was required at the time.

Furthermore, the policy makes it clear that a powerflush isn't free under the Homecare 200 package. It says that Mr and Mrs A can buy one and that they wouldn't be charged if any further powerflush is needed. I know Mr and Mrs A agree that they were aware that a powerflush wasn't provided free of charge under their policy. So I don't think that British Gas acted unreasonably here.

Finally, I know Mr and Mrs A say that British Gas didn't offer them any heaters. While it says its engineer offered heaters but Mr and Mrs A said they had heaters. Either way I agree with the adjudicator that Mr and Mrs A should've contacted British Gas before they spent £200 on heaters and I'm satisfied that it would've helped them. So I don't think it would be fair to ask British Gas to pay for the heaters.

### **my final decision**

I know this will come as a disappointment to Mr and Mrs A but, for the reasons given above, I'm not upholding their complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs A to accept or reject my decision before 9 January 2017.

Colin Keegan  
**ombudsman**