

## **complaint**

Mrs M's complaint arises from a claim she made under her boiler and central heating insurance policy with British Gas Insurance Limited.

## **background**

On 21 December 2017, a British Gas engineer attended Mrs M's home to carry out a repair on her boiler. The engineer apparently removed the heat exchanger and replaced the sump and cover. He also re-pressurised the expansion vessel, made sure there were no leak and bled the system. The engineer recorded that he boiler was working when he left.

However, the next morning Mrs M says she turned the boiler on and it exploded. Mrs M says she was hit in the face by the metal cover of the boiler and her and her husband fled the house, as they were terrified there would be further explosions.

The gas supplier came and made the property safe and British Gas came back out to assess the boiler.

British Gas has not been able to explain why this happened. However, British Gas replaced the boiler on 23 December 2017 and repaired the damage to Mrs M's home. British Gas also paid for Mrs M to stay in alternative accommodation, while this work was done. It also offered Mrs M £350 compensation for the inconvenience caused to her (increased from £250).

One of our investigators looked into the matter. He concluded that the compensation should be increased to £500.

Mrs M doesn't accept the investigator's assessment of her complaint. She has said she was traumatised by this incident and suffered personal injury as a result of the boiler exploding; she was checked over at hospital on the day of the explosion but her trauma is ongoing. Mrs M still wants a report of how this happened and what went wrong and an apology from British Gas.

As the investigator has not been able to resolve the complaint, it has been passed to me.

In the meantime, British Gas wrote to Mrs M to explain that the cause of explosion was a delayed ignition. It also said its public indemnity insurers would deal with any personal injury claim that Mrs M wanted to make.

Mrs M is not satisfied with this. She wants more information about what delayed ignition means; whether it is safe; whether this happened before she reset the boiler; whether this caused a build up of gas; and whether there a fault code for this. Mrs M also wants British Gas to detail what was involved in replacing the sump pump.

## **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 can understand Mrs M's grave concern about what happened. She was relying on British Gas to ensure her gas boiler was operating safely and it failed to do this. This could have

had even more serious consequences. However, I cannot punish any business for any failings or wrong doing, I can only instead award compensation commensurate with the actual distress and inconvenience suffered as a result of any proven failing by a business.

Mrs M attended accident and emergency but there is no independent evidence of any injuries to her or her husband as a direct result of this. In any case, she can pursue a claim for personal injury with British Gas's insurers if appropriate. Mrs M has told us how traumatic she found it, and I have no doubt it was. Mrs M and her husband ran from the home in panic that there may be a further explosion of gas. I also appreciate that they had to deal with this matter in the run up to Christmas.

British Gas clearly accepted responsibility for what happened, and I'm pleased to note that it replaced Mrs M's boiler and carried out the other repairs promptly. It is disappointing that British Gas has only just provided an explanation to Mrs M. It has also apologised.

Mrs M wants to know more but I am satisfied I have sufficient information to fairly determine this case. This is because British Gas has already accepted responsibility for what happened and I therefore need to consider what should be done to put matters right, rather than analyse what caused it to go wrong. I also unfortunately do not have the power to direct British Gas to carry out any further investigation, or to make any operational changes such as additional training or disciplinary action against any employees. However, if British Gas would answer Mrs M's further questions, that would be an appropriate and reasonable gesture.

Having taken everything into account, including that British Gas replaced the boiler the following day and repaired the other damage promptly, I consider that the sum of £500 is appropriate to compensate Mrs M for the distress and inconvenience caused by this matter, including the initial incident; being in alternative accommodation; the worry caused; and the frustrations caused by British Gas's handling of the complaint which meant she had no explanation about what happened.

### **my final decision**

I uphold this complaint against British Gas Insurance Limited and require it to pay Mrs M the sum of £500 compensation for the distress and inconvenience caused by its handling of her claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 29 October 2018.

Harriet McCarthy  
**ombudsman**