

complaint

Mr and Miss B say that British Gas Insurance Limited has failed to properly maintain their boiler, under a central heating insurance policy, which has resulted in them having to pay significantly higher gas bills.

background

Mr and Miss B have a 'Homecare' agreement with British Gas, which provides cover if their boiler breaks down and also includes an annual service.

They reported that their boiler was switching itself on and increasing their gas usage. They say that British Gas came out a number of times and should have spotted this fault earlier and because of this it should reduce their gas bill to account for the increase in consumption.

One of our adjudicators looked into the case and concluded that it shouldn't be upheld. Although he thought that there did appear to be a fault with the boiler that could have caused increased gas consumption, he didn't think that there was enough evidence to conclude that British Gas should have done anything differently.

Mr and Miss B do not accept the adjudicator's view. They say that British Gas has lied about the number of times it came out to their house and that it had offered, during one of these visits, to reduce their bill because it accepted that it hadn't resolved the issue with the boiler.

The case has therefore now been passed to me.

my findings

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

Mr and Miss B have their gas supply from British Gas but this is a separate company from British Gas Insurance Limited. I am only able to look at what British Gas Insurance Limited has done, or not done, in its capacity as an insurer providing cover for breakdowns and an annual services of the boiler.

Therefore, I can only direct that British Gas Insurance Limited should pay compensation for part of the bill, if I think it is directly responsible for the bill being so high because of a failure on its part in meeting its obligations under the insurance policy.

As far as I can see, the first time that British Gas was told that the heating wasn't switching itself off, was in December 2011. It came out and adjusted a frost thermostat, which was set too high and the initial correspondence from Mr and Miss B says this rectified the problem. However, I note that Mr B has said more recently that the heating system was still using more gas than it should for a while after this. There were some further visits in January 2012 and I understand there was an electrical fault found, although it's not entirely clear whether this was the cause of the boiler's gas consumption.

Mr and Miss B have also suggested that the issue should have been spotted by British Gas when it came to carry out annual services on the boiler (in March 2011 and each year before that). It's paid to maintain their boiler and so should have made sure it was running efficiently. However, the annual service is an inspection of the boiler to ensure it is running

safely and is in good working order. I'm not persuaded that British Gas should necessarily have spotted the issue of gas usage on any of these occasions. There's no persuasive evidence that the fault that was causing the increased gas usage was one that would have been apparent during an annual service.

British Gas did attend in December 2011 when it was first reported and carried out a repair and, even if it wasn't finally fixed until January 2012, there's no evidence that it was negligent in not fixing it in December 2011. In addition, most of the bills Mr and Miss B are unhappy with seem to relate to different periods.

Given this, I don't think British Gas can be held responsible for any time that Mr and Miss B were paying higher gas bills.

Mr and Miss B have also said that a manager came to their house and offered to reduce the gas bill. British Gas deny this and also deny going to their home to discuss the bill at all. Mr and Miss B say it's lying and one manager phoned through an adjusted meter reading whilst he was there.

Even if British Gas Insurance Limited did do so, it is not necessarily bound by any such assurances. Therefore, even if there was better evidence about this, I wouldn't be able to direct that British Gas make any such payment. It is also possible that it was a manager from the part of British Gas that supplies the gas to their home that came to see them.

Finally, the bills that Mr and Miss B have provided to us are very high. If they haven't already they can contact the ombudsman service that deals with complaints about utility suppliers. The address is: Ombudsman Services: Energy, PO Box 966 Warrington WA4 9DF.

my final decision

I do not uphold this complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Miss B to accept or reject my decision before 17 August 2015.

Harriet McCarthy
ombudsman