

complaint

Mr J is unhappy with British Gas Insurance Limited (British Gas). He believes his gas bills have been too high for a number of years, caused by a faulty valve on his boiler. He thinks British Gas should have noticed this problem and helped reduce his bills. This complaint is being considered under Mr J's home emergency insurance policy.

When I refer to British Gas I refer to the insurance company by that name.

Mr J is represented in this complaint by Mrs R.

background

Mrs R began helping Mr J towards the end of 2017. Over the following months she felt that Mr J was paying too much for his gas supply.

British Gas sent an engineer to take a look. The boiler's diverter valve was faulty and was subsequently replaced. Mrs R said she thought this had been a problem for a while and was the reason why Mr J's gas bills had been so high. She said that British Gas had failed Mr J, as it should have picked up this problem during the boiler's annual service as part of Mr J's homecare insurance policy. She complained to British Gas about it.

Due to the technical nature of the complaint, British Gas referred it to one of their experts. He confirmed the diverter valve only directed the flow of Mr J's gas; it didn't impact on the usage. If Mr J's radiators were turned off, then the gas flow would be unaffected. As Mrs R had confirmed Mr J didn't have his radiators or water on all of the time, British Gas couldn't help.

Mrs R was unhappy about this and complained to our service.

Our investigator didn't uphold Mr J's complaint. She said that the valve being stuck open wouldn't impact the gas usage. It would only affect the flow of heat to either Mr J's central heating or water. She also looked at Mr J's gas bills for the last couple of years to compare the usage. She didn't think it was consistent across the period, as she would expect it to be if the valve was permanently stuck open and was impacting the gas usage as Mrs R suggested.

Our investigator also said Mrs R could take the gas bills up with the energy supplier on Mr J's behalf, as they monitor their customers' bills and usage.

Mrs R disagreed so it's been passed to me for a 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. Having done so, I won't be upholding this complaint. I'll explain why.

For me to decide that British Gas is responsible for Mr J's increased gas usage I need to be persuaded that:

- there was a fault that caused it and

- British Gas should've reasonably known about it.

In Mr J's case the answer to the first point is no. So I don't need to consider the second point.

There isn't any doubt that there has been an issue with the diverter valve on Mr J's boiler. British Gas's work sheet confirms the valve has been stuck on a couple of occasions and either repaired or replaced as a result. But their technical expert has explained that the sticking valve wouldn't have had any impact on the gas used by Mr J. The valve is designed to direct the flow of heat to either the central heating or water, but the gas doesn't flow permanently unless Mr J's radiators or water are left on. Mrs R has confirmed this isn't the case.

Mrs R has provided Mr J's gas bills for the last couple of years. They show that Mr J's gas usage has been high for a while, but the bills alone aren't evidence the faulty valve was responsible. Mrs R hasn't provided anything to counter British Gas's technical opinion, so based on what I've seen I won't be asking British Gas to do anything else.

I don't know if Mrs R has spoken to Mr J's energy supplier about her concerns with his gas bills, but if she hasn't I'd urge her to do so. They're responsible for monitoring his gas usage so might be better placed to offer some help.

my final decision

For the reasons above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to Mr J to accept or reject my decision before 14 January 2019.

Kevin Parmenter
ombudsman