

## **complaint**

Mrs F complains about problems that she says have been caused by faulty installation of a new central heating system. She brings her complaint about British Gas Insurance Limited (BGI).

## **background**

In August 2014 Mrs F had a new central heating system installed by British Gas. The system was covered by an insurance policy provided by BGI.

Mrs F has been very unhappy with the system. I think it's fair to say that her main concerns have been about the quality of the installation. She's suffered a number of leaks and has had to call out engineers to rectify problems on numerous occasions. She'd like the plastic pipework and joints to be replaced.

An ombudsman issued a decision earlier this year setting out which parts of the complaint we could look at and which parts were outside our powers.

The ombudsman explained that we couldn't look at anything to do with the initial installation by British Gas. But that we could look at the repair work to the system which BGI carried out under the insurance contract. That included work done during the first year when the system was covered by insurance supplied by BGI in place of a warranty.

Both Mrs F and BGI accepted the decision. Our investigator then looked at everything again

Mrs F had most recently complained to BGI in early 2018. There'd been another leak and she'd lost confidence in the system and wanted reassurance that it had been fitted properly.

A representative from BGI visited Mrs F and checked the system for her. In recognition of the issues she'd had and the number of call-outs it offered Mrs F free insurance cover for a year.

That was in addition to £180 compensation which it had paid Mrs F in January 2015 to include "delays and multiple visits".

Mrs F was unhappy with BGI's response and she brought her complaint to us. She said she was thinking of asking another engineer to replace the plastic pipework and fittings with copper and brass. She said that would be expensive and inconvenient and she thought BGI should contribute towards the cost. She also explained how stressful and frustrating the whole experience had been and how upset she'd been.

Our investigator set out his view in a letter of 17 May 2019. He said he thought what BGI had done to put things right was fair and reasonable given the areas of complaint we could look at. He didn't think it needed to do more.

The matter has now been passed to me to issue 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.

First of all I should say that I've only summarised what I think are the remaining and main points of the complaint. I know that Mrs F raised a number of other concerns but, as set out in the investigator's letter, these seem to have been resolved satisfactorily.

It remains for me to consider whether BGI has done enough to compensate Mrs F for the problems she's had. But I can only look at the things which BGI is responsible for.

I've thought about this carefully, particularly the amount of compensation Mrs F has received.

Mrs F has had a lot of trouble with her central heating system and I can understand why she's lost confidence in it.

Mrs F thinks the original installation was of very poor quality. And given the number of call outs she's had to make and the leaks she's suffered I can understand why she'd like to change the plastic pipes and joints. But for the reasons explained in the earlier decision we can't look at whether British Gas should have used a different sort of pipe or any mistakes it may have made when initially fitting the radiators. So I can't fairly ask BGI to pay for Mrs F to have the pipes replaced or to make a contribution towards that.

But I can look at the work BGI did in the first year, and since then, to rectify problems as they arose.

BGI has agreed that Mrs F had a lot of problems following the installation and it had to make numerous visits to fix things. Mrs F complained about that towards the end of 2014 and in early 2015 BGI paid compensation of £180. Mrs F didn't pursue her complaint further at the time.

I've looked at what's happened since then. BGI has supplied a record of all its visits and I can see that Mrs F has had to make further claims under the policy, and that she had a leak in 2017 and another in 2018. That's when she complained again.

The claims were covered by the insurance policy and repairs were made at no further cost to Mrs F. So, as the investigator said, the insurance policy did what it was intended to do. The leaks appear to have been individual occurrences albeit they may have been related to the original type of installation. In other words they don't seem to have been caused by faulty work done under the insurance contract.

When Mrs F complained in 2018 BGI sent a representative and an engineer to visit her. The engineer checked that the boiler, pipes and radiators were then leak-free. And, in recognition of the problems she'd had, BGI provided Mrs F with free insurance cover for a year, which would otherwise have cost her around £300.

Given that BGI it isn't responsible for the initial installation or the type of pipes used I think what it has done is fair. In all the circumstances and given the areas of complaint I'm looking at I don't think BGI needs to do more.

### **my final decision**

I don't uphold the complaint in the sense that I think British Gas Insurance Limited has offered fair compensation. I don't require it to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 12 December 2019.

Sue Wrigley  
**ombudsman**