

complaint

Mr M complains that British Gas Insurance Limited gave him poor service under his Homecare 200 policy.

background

Mr M took out a Homecare 200 policy with British Gas to cover his hot water and central heating system. In October 2014 Mr M reported a problem with his radiators. An engineer attended and made some adjustments to the system. He also recommended that the system would benefit from a powerflush. This procedure wasn't covered by Mr M's policy.

In January 2015 Mr M reported further problems with both his hot water and radiators. The engineer tested the water, undertook some repairs and advised that a powerflush should be carried out. When Mr M reported continuing problems in February 2015 he agreed to have the powerflush.

But after the powerflush Mr M says the problems with his heating and hot water weren't resolved. British Gas didn't completely agree with Mr M's recollection of events but did agree that following a further call in March an engineer attended his home and found a fault with the thermostat sensor. The part was replaced and the engineer also recommended that radiator valves should be added to four of Mr M's radiators. The cost of valves was also not covered by the policy. This final visit did fix the problems with Mr M's boiler system.

Mr M was unhappy at the service he'd received from British Gas. He considered that the powerflush was unnecessary and that as the problem had been both the hot water and heating this had indicated other repairs and checks should've been carried out first. He complained to British Gas.

British Gas didn't agree and believed all their engineers had acted professionally when conducting their checks and making the recommendation for the powerflush. It did accept that if the recommended valves were fitted at the same time as the powerflush then the cost would've been reduced. So British Gas offered to reduce the cost of the powerflush by 50% and cover the cost of the valves. Mr M wasn't happy with this offer and so complained to this service.

Our adjudicator didn't recommend that Mr M's complaint should be upheld. He considered that the recommendation for the powerflush had been reasonable as it was likely Mr M's central heating and hot water systems had developed more than one fault. Mr M disagreed with the adjudicator's opinion. He felt that as the problem had been with both his hot water and heating a powerflush shouldn't have been recommended until other tests had been carried out. So the complaint has been passed to me.

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've seen the reports British Gas prepared after visiting Mr M's home. Three separate engineers attended and conducted tests with the heating system and hot water. These tests all indicated there was a circulatory problem. This was why a recommendation for a powerflush had been made. The thermostat sensor had been also tested prior to the

powerflush and wasn't found to be faulty. British Gas believed this fault developed later and that the powerflush had been required to fix the problems with the heating system.

Mr M has said that a private engineer had told him that in his opinion a powerflush hadn't been necessary as the problems he had been reporting indicated a problem with the sensor. But I haven't received anything from this engineer so I can only take account of the evidence I have seen.

Looking at the history of problems Mr M had with his boiler I think it is more likely than not that there was more than one problem. It was more than one engineer who made the recommendation for the powerflush. And that this was done after tests to the hot water system had been carried out. I also understand that Mr M was shown a sample of the water. So he saw the problem for himself.

Mr M doesn't agree with the history of problems as recorded by British Gas. But I think the evidence provided by British Gas does show that at each visit the engineer tested various parts of the heating and hot water system in an effort to resolve the problems. So I think it's likely the sensor had been tested and found to be working correctly before the powerflush was carried out. Any fault with that part had developed after the powerflush.

British Gas, on receiving Mr M's complaint, reduced the cost of the powerflush by 50%. I think this was a fair offer and I don't think it's reasonable to ask them to reduce the cost further.

Mr M has also said that due to the faulty heating he has had to use a lot more gas to keep the house warm. But I don't think that was the fault of British Gas. It responded quickly to the reported problems in an effort to resolve them. So I think that British Gas' recommendation for a powerflush was reasonable and I don't uphold Mr M's complaint.

my final decision

For the reasons given above I don't uphold Mr M's complaint. I make no award against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 30 October 2015.

Jocelyn Griffith
ombudsman