

## **complaint**

Mrs S complains that British Gas Insurance Limited damaged her boiler and central heating system when undertaking a repair under her home emergency policy.

## **background**

Mrs S has a Homecare 400 policy with British Gas. In November 2014 a British Gas engineer attended Mrs S's home as there was a leaking radiator. He replaced the radiator and some pipework. He advised Mrs S that the leak had been caused by a build up of sludge in her system and recommended a powerflush. As the engineer had had to drain down some of the system to carry out the repairs he also added some inhibitor F1 to the tank.

In February 2015 Mrs S made a complaint to British Gas as she believed the chemical added by its engineer had blocked her central heating as the radiators had cold spots on them. British Gas didn't agree with Mrs S. It said that the inhibitor wouldn't have caused any blockages and that it was a build up of sludge that was causing the problems.

Lengthy correspondence followed between Mrs S and British Gas and British Gas offered Mrs S £100 as compensation for the delay in dealing with her complaint. Mrs S complained to this service.

Our adjudicator investigated Mrs S's complaint. She didn't recommend it should be upheld. She said that taking into account the age of the boiler a build up of sludge wouldn't be unusual and that the powerflush had been recommended to Mrs S, both in 2014 and 2015. The adjudicator said there wasn't any evidence that adding the inhibitor to the tank would've caused a blockage.

Mrs S didn't agree with our adjudicator's opinion and 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.

It's agreed that British Gas' engineer added the inhibitor to Mrs S's heating system in November 2014. The issue for me to decide is whether this caused the blockages and damage to the central heating system.

Mrs S sought advice about the use of F1 inhibitor and was told that it is added after the use of other chemicals. So, she feels very strongly that British Gas's engineer was negligent. But, although the inhibitor wasn't used strictly in accordance with how Mrs S was told it should be used I don't have any evidence that this would've caused a blockage or damage to a central heating system. British Gas has also said that other chemicals would only be used with the inhibitor if a powerflush was also carried out. And that there wasn't anything wrong with adding the inhibitor to system in these circumstances.

I've also seen that the engineer sent by British Gas to Mrs S's home was experienced and trained. So I think it's more likely than not that he understood how to use the inhibitor. I don't think he acted negligently by adding it.

British Gas says Mrs S's boiler was installed in 1980. Mrs S has said it was actually installed in 1992/3, so isn't as old as the adjudicator said it was. But, as the boiler is at least 23 years old, I still think that a build up of sludge and debris wouldn't be unusual.

Mrs S also feels that British Gas' engineers are encouraged to push customers to have powerflushes as they are expensive. And that the problem with the radiator in November 2014 could've had other causes. But I've not seen any evidence that the recommended powerflush was unreasonable.

Mrs S was also recommended to have a powerflush in both August 2015, after an annual service, and January 2016, when her heating system developed a fault. Mrs S says that this advice was only given because of her complaint.

But, looking at the evidence, I think that it's more likely than not that Mrs S's central heating system had a build up of sludge and debris that had built up over time. It seems more likely than not that the central heating system required a powerflush to clean it out. I'm not upholding Mrs S's complaint.

**my final decision**

I'm not upholding Mrs S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 12 September 2016.

Jocelyn Griffith  
**ombudsman**