

## **complaint**

Mrs M complains that British Gas Insurance Limited did not identify issues with her boiler during a regular service. The boiler broke down within 3 months of the inspection leaving Mrs M without heating and hot water over the Christmas period causing considerable upset and inconvenience.

## **background**

Mrs M had a HomeCare policy with British Gas and her boiler was serviced annually. The last service took place on 29 September 2016.

The boiler broke down and an engineer attended on 23 December. The engineer found corrosion which had caused a hole in the combustion box. British Gas says a repair was not possible and the boiler needed to be replaced. And as the boiler was unsafe it was turned off.

Mrs M was unhappy that the service in September 2016 did not identify any issues with the boiler. She says that had she known there was corrosion and the consequences of this she would have replaced the boiler.

British Gas say that they had recommended that the boiler be replaced when they serviced it in 2015. Mrs M disputes this and says she was never advised to replace the boiler.

Mrs M accepts that replacement of the boiler is not covered by the Homecare policy. Her complaint is that she was not advised that a replacement would be needed before it broke down causing considerable inconvenience over Christmas when she had family visiting. She was also concerned that she had been living with a potentially dangerous boiler.

Mrs M brought her complaint to this service and an investigator upheld it. The investigator could see no evidence that British Gas had advised Mrs M to replace the boiler. The investigator recommended an apology was made with an award of £250 for the trouble and upset caused. British Gas did not agree and asked for an ombudsman to review the case and make a final 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.

Records held by British Gas suggest that a new boiler was recommended in 2014 and 2015 but these recommendations were not acted upon. However, there is no record of these recommendations being communicated to Mrs M so I cannot see a history of Mrs M not acting on recommendations to replace the boiler. British Gas says the engineer should ideally tell the consumer at the time of the service.

British Gas have advised that the codes in their records indicate the reason for recommending a new boiler were generic and based on the age of the appliance. In their final response letter British Gas state that their Service Manager said that the engineers had advised that a new boiler be considered due to its age and efficiency.

However, the copy of the 2016 service checklist indicates that the boiler has the top efficiency rating using an industry wide measure of how efficient an appliance is. The box on the checklist to show the annual saving when replacing with an A rated boiler is blank, again suggesting that there are no efficiency issues. The checklist is signed by the engineer and the customer. And no issues with the boiler are recorded.

If the boiler had a top efficiency rating in 2016 it's highly unlikely that that it would have had a lower rating in 2015 or 2014. So it seems unlikely there was a recommendation made to replace it. Had a recommendation to consider replacing it been made on the basis of efficiency it could potentially have been misleading.

British Gas now says that there may have been signs of corrosion in September 2016. But if there was it wasn't mentioned in the service checklist. Had corrosion been identified and its potential consequences highlighted to Mrs M it is more likely than not that she would have replaced the boiler soon after the service.

The boiler broke down on 23 December. An engineer confirmed there was a hole in the combustion box. The boiler was marked as "immediately dangerous" and was turned off. Mrs M was very concerned that she'd lived with a potentially dangerous boiler. The boiler could not be repaired and a new boiler was fitted a week later.

This left Mrs M without heating and hot water over the Christmas period which was very inconvenient and upsetting. Mrs M was particularly upset as she had guests visiting her and they had to entertain in a cold house. I think it is fair to say this would not have happened had corrosion been identified and the boiler replaced following the inspection.

### **my final decision**

For the reasons given above, I uphold this complaint and require British Gas Insurance Limited to apologise to Mrs M and pay £250 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 30 November 2017.

Martyn Tomkins  
ombudsman