

## **complaint**

Mrs J has complained about British Gas Insurance Limited. She isn't happy that it condemned her boiler and incorrectly diagnosed problems with her central heating system. This was following a call out under her home emergency policy.

## **background**

Mrs J had problems with her heating system. It kept tripping off so she contacted British Gas. One of its engineers attended and eventually condemned one of her two boilers. She was subsequently given advice to replace both her boilers as they were both over 10 years old and coming to the end of their efficient life cycle.

When both boilers were replaced she continued to have a similar problem as before. Mrs J says British Gas incorrectly condemned the boiler and didn't correctly identify what was wrong with her heating system. She says that it told her that parts weren't available for her old boiler, when they were, and that it told her that the boiler was condemned because of a leak to the flue. Only to be told later that the boiler was in fact condemned as the casing was corroded and the boiler wasn't room sealed.

So Mrs J complained to this service and our adjudicator investigated her complaint. But he didn't uphold it. Although he accepted that there remained an electrical problem after the boilers were replaced he was satisfied that British Gas hadn't acted unreasonably in condemning the boiler. Furthermore, he was satisfied that British Gas had evidenced that parts weren't available and that its offer to waive some of Mrs J's premium for the poor service provided was reasonable.

As Mrs J didn't agree the matter has been passed to me for a final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Although I can understand why Mrs J is suspicious of British Gas I don't think it did anything wrong at the time it condemned her boiler. I will explain why.

British Gas did tell Mrs J that the boiler was being condemned for the wrong reason. So I can understand her mistrust and frustration in advancing this matter.

However, I believe that this was a genuine mistake on British Gas's behalf. I have seen evidence that her boiler was condemned because the casing was corroded. I'm not sure why it told Mrs J it was because of the flue. But I don't think this has affected her complaint. I say this as it was clearly condemned for a genuine reason by an approved engineer.

I know Mrs J also believed that all the parts for her old boiler could be sourced. But I'm satisfied, from the evidence before me, that not all of the required parts could still be bought. So British Gas had no option but to condemn the boiler. I think that Mrs J now accepts this.

I must point out that Mrs J could have got another company or engineer to consider the state of her boilers and offer her a second opinion had she wished. Indeed she says that she had

suspensions at the time the British Gas engineer condemned the boiler so I'm surprised that she didn't.

The second boiler wasn't condemned and was still working. I can understand why she chose to have it replaced, due to its age and because of the problems with the other boiler, but that was Mrs J's choice. British Gas offered her the benefit of its experience and professional opinion. She wasn't obliged to accept it.

Although the tripping fault wasn't adequately repaired or diagnosed at the time the boiler was condemned in April 2013 that doesn't mean that the boiler didn't require replacing. From the information before me, it is clear that the boiler had a corrosion problem and couldn't be sealed from the room and was condemned. It's unfortunate that the parts were no longer available but that wasn't British Gas's fault.

But I do agree that British Gas could have provided a better service to Mrs J. Its communication about the need to condemn the boiler was poor and it could have provided a better service generally, particularly in relation to the separate electrical problem. It should've responded quicker and answered all her questions more clearly. That said, I think its offer to refund £250 premium seems fair and reasonable.

### **my final decision**

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs J to accept or reject my decision before 14 December 2015.

Colin Keegan  
**ombudsman**