

complaint

Mr B complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

Mr B complained to BG about a number of aspects of the service he'd received from it.

BG acknowledged the service Mr B received hadn't been satisfactory. So, it offered him compensation of £300 for the trouble and upset he'd experienced. And it offered to reimburse the £24.99 he'd spent buying new boiler knobs.

Mr B didn't consider this to be adequate compensation, so he complained to this service.

Our adjudicator thought Mr B's complaint shouldn't be upheld.

Mr B disagreed with the adjudicator's conclusions. So, the matter's been referred to me to 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.

I've decided not to uphold Mr B's complaint and I'll explain why.

Mr B says BG caused a leak at his tenanted property. He says there was a leak from the loft the day after BG attended. And he says BG wrongly told his tenants how to top up the boiler, because this was against the manufacturer's instructions.

Mr B also says BG had concerns about the safety of his boiler from October 2015, but it didn't tell him about those concerns at the time and he wasn't made aware of them until much later. He says it installed the required flue brackets a month later, but when a BG engineer attended in October 2016, he wrongly thought the flue brackets weren't installed, so he concluded the boiler was unsafe. And he says by January 2017 he knew of BG's concerns about the safety of the boiler. He says he told BG it had already fitted flue brackets however one of its engineers attended in February 2017 to check whether there were flue brackets in place.

In addition, Mr B says BG wrongly told him replacement dials weren't available for his boiler. But it charged him a £50 excess under his policy for fitting dials, which he says didn't take place.

So, Mr B says BG should pay him compensation totalling £3,321.43, including reimbursement of policy premiums from 2014, loss of rental income and for his time spent dealing with the matter at £50 per hour.

BG says at no point did its engineer go near the pipe that leaked. It says he would've had to crawl around the rafters into the eaves to do so, in completely the opposite direction to the flue. And it says topping the boiler pressure up is the likely cause of the leak.

BG also says its engineer showed the tenant how to top the boiler up. It says it acknowledges the manual states a service engineer should do this. But it says this is against all current practice. And it says the manufacturer currently gives guidance for the user to top up the pressure of its boilers.

In addition, BG says it acknowledges its mistake in advising Mr B his boiler needed flue clips when they'd already been fitted. And in wrongly telling Mr B new boiler knobs were no longer available for that type of boiler. So, it says it's offered Mr B £300 compensation and to reimburse the £24.99 he spent buying new boiler knobs.

The parties disagree completely about responsibility for the leak in the loft of Mr B's property. I see BG inspected the loft and it's given a clear explanation of why it says it's highly unlikely its engineer would've damaged the pipes. And it's explained the basis for its advice to Mr B's tenant about topping up the boiler pressure. In these circumstances, I don't have enough information to conclude it's most likely the leak was caused by any wrongdoing on BG's part.

There's also a disagreement about whether BG fitted new knobs or dials to the boiler. Mr B says it didn't. But BG says it fitted the knobs or dials Mr B had bought and that's why it charged him a £50 excess. In these circumstances I can't conclude it's most likely this didn't happen, so I'm not able to uphold this aspect of Mr B's complaint.

I see BG's acknowledged there were service failures on its part, both in relation to its handling of the issues relating to the boiler flue and in relation to the wrong advice it gave Mr B about the availability of new knobs or dials for his boiler. And it's offered to pay him £300 compensation and to reimburse the cost of the new knobs he bought. Taking an overall view of the complaint, I think this is reasonable and is in line with the compensation awards this service makes in circumstances of this nature.

So, I can't uphold Mr B's complaint.

my final decision

I don't uphold Mr B's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 October 2017.

Robert Collinson
ombudsman