complaint

Mr and Mrs S complain that British Gas Insurance Limited didn't identify a fault with the installation of their boiler. They say this left them at risk for a significant amount of time.

background

I sent out my provisional decision on this complaint on 26 April 2018 (which is attached below and forms part of this decision). I explained that British Gas had acknowledged that the issue could've been spotted earlier – during two previous boiler services. So I felt it was fair for British Gas to refund Mr and Mrs S the cost of those services. I also felt £75 compensation for the trouble and upset was fair. This is because when the fault was found, it was fixed quickly. So although it was a shock for Mr and Mrs S, it was dealt with shortly after.

So I felt British Gas should pay Mr and Mrs S a total of £205. British Gas accepted my provisional decision. Mr and Mrs S received the decision but didn't provide any additional comments.

my findings

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

As neither party has provided any additional comments for me to consider, my findings are the same as set out my provisional decision, which is attached below and forms part of this decision.

my final decision

My final decision is that I uphold this complaint. British Gas Insurance Limited must pay Mr and Mrs S a total of \pounds 205 (refund of two service fees of \pounds 65 each and \pounds 75 trouble and upset).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs S to accept or reject my decision before 24 June 2018.

Charlotte Wilson ombudsman

copy of provisional decision

complaint

Mr and Mrs S complain that British Gas Insurance Limited didn't identify a fault with the installation of their boiler. They say this left them at risk for a significant amount of time.

background

Mr and Mrs S had their boiler installed by British Gas a few years ago. They also have their boiler serviced each year by British Gas under their home emergency policy they have with it.

In 2017, during an inspection of the boiler after a leak, an engineer found that part of the boiler hadn't been installed correctly. It was then turned off for a short time before the engineer returned to replace the part. It was highlighted that the boiler was at risk because of this fault.

Mr and Mrs S complained as they had experienced years of having the boiler that could've been unsafe. And they feel their annual services should've identified this error sooner. British Gas agreed it had made a mistake but had rectified it as soon as it became aware. And it offered Mr and Mrs S £75 compensation for the inconvenience of having their boiler switched off for a day.

Our adjudicator felt British Gas hadn't done enough to put things right. He explained that as the fault wasn't identified in the two annual services completed previously, Mr and Mrs S hadn't received the service they'd paid for. So he felt it should pay them £300.

British Gas disagreed with the amount. It recognised that the error could've been picked up in the previous services and offered to refund two service costs (£65 each) plus £75 compensation. But Mr and Mrs S didn't feel this offer was fair and the adjudicator also concluded that he felt £300 was reasonable. British Gas asked for the complaint to be reviewed by an ombudsman as it felt its offer was fair.

my provisional findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I'm intending to uphold this complaint but I feel the recent offer from British Gas is fair. I'll explain why.

British Gas has acknowledged that the issue with the boiler installation could've been identified during the previous two annual services – but it wasn't. This means the boiler could've been fixed sooner. And I think it's fair for British Gas to refund the cost of those annual services – as the problem wasn't identified when it could've been.

However, I don't agree that British Gas should pay a total of £300 compensation for the trouble and upset. I think the £75 plus the service costs is sufficient. I understand that it must've been upsetting for Mr and Mrs S to be told that their boiler could be unsafe – but this doesn't mean it had been unsafe for this period of time. And I can see that when British Gas carried out the annual services the readings showed that it wasn't unsafe. I'm also minded Mr and Mrs S didn't suffer any issues from the boiler because of this problem. So whilst I do understand it would've been a shock – this shock was fairly short lived. As soon as the problem was identified, it was fixed a day later.

It's clear that the problem could've been identified sooner, so the services carried out missed the issues. But fortunately nothing did happen as a consequence of the part not being installed correctly – and when it was identified it was fixed. So British Gas' later offer of refunding the service costs plus paying £75 trouble and upset is fair and reasonable.

my provisional decision

My provisional decision is that I uphold this complaint. I intend to tell British Gas Insurance Limited to pay Mr and Mrs S a total of $\pounds 205$ (refund of two service fees of $\pounds 65$ each and $\pounds 75$ trouble and upset).

Charlotte Wilson ombudsman