

## **complaint**

Mr A complains about the service he's received from British Gas Insurance Limited (BG) under his home emergency insurance policy.

## **background**

Mr A has had a number of problems with his boiler. In June he contacted BG because of a water pressure problem. BG's engineer advised him that there was sludge and scale in his heating system. It recommended that his heat exchanger be replaced and that he had his heating system powerflushed. The need for this was confirmed by a second engineer. Powerflushing is excluded under the terms of Mr A's home emergency insurance policy.

As BG hadn't previously advised Mr A that his system needed a powerflush, it fitted a new heat exchanger for free. The engineer who carried out this work also recommended a powerflush. Mr A was quoted £600 for this.

Mr A had his heating system powerflushed by a third party engineer who charged him £200. After he'd done the job, he told Mr A that a powerflush wasn't needed as the water in his system was clean.

Mr A complained to BG and asked that it reimburse him the £200 he'd spent on an unnecessary powerflush. BG investigated, and concluded that the advice given by its engineers was correct. It explained that when the new heat exchanger was installed, some draining to his system was required, and fresh water was then added. The water in the system was therefore cleaner than it had previously been. But as its engineers had given correct advice, it didn't consider it appropriate to compensate Mr A for the cost of the powerflush.

Mr A has also complained about other poor service he's received from BG. A BG engineer attended on 9 October following another problem with Mr A's boiler. He wasn't initially able to identify what the problem was but returned the following day, 10 October. He identified the problem but it required a replacement part which he didn't have. It was ordered, and he returned to fit it on 11 October. During this time Mr A was left without heating or hot water, and he had a young child in the house.

BG has explained to Mr A that the repair was done as soon as it could have been, but to compensate Mr A for his inconvenience it waived one month's payment for his home emergency insurance (£36.01), and also paid him £30 compensation.

As Mr A remains dissatisfied with BG's service and its response to his complaints, he brought his complaints to this service. Our adjudicator didn't consider that BG had acted unreasonably and didn't recommend that BG did anything more. Mr A doesn't agree with the adjudicator's conclusion so the matter's been passed 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'm not going to uphold Mr A's complaints and I'll explain why.

With regard to Mr A's complaint about the powerflush that he believes was unnecessary, BG's records show that three of its engineers considered a powerflush was necessary. It was a build-up of sludge that had caused the heat exchanger to need replacement. Mr A's wife saw sludge when the engineer was replacing it. Mr A has said that he has a report from the engineer who carried out his powerflush which says that the system was clean, but he hasn't provided a copy of this report or any other evidence that a powerflush was unnecessary.

BG has explained that it replaced some of the water in the system with fresh water when it replaced the heat exchanger. So I'm persuaded that on the balance of probabilities the system had not been fully cleared of sludge and that a powerflush was still necessary. And as BG had recommended a powerflush, if Mr A hadn't had one done, he wouldn't have been able to make any further claims on his policy for any future heating system problems. So I don't think that BG has been unreasonable here, and I'm not going to ask it to do anything more.

With regard to Mr A's complaint about the further problem with his boiler and the service he received, again I don't think BG has been unreasonable. It appears that its engineer first attended late on a Sunday evening. As he wasn't initially able to identify the problem, he came back the next day. After then identifying the problem, and that a replacement part was needed, he ordered this and it was fitted the next day. Even if he'd identified the problem on the Sunday evening, he couldn't have ordered the part he needed until the following day anyway, so no time was wasted here. I don't think an engineer can be expected to carry with him every part that might be needed, so I don't think a short delay for a part is unreasonable.

So in the circumstances I think the delay was as short as it could've been. In offering Mr A one free months cover worth £36.01 and paying him £30, I think BG has acted fairly, and I'm not going to ask it to do anything more than this.

### **my final decision**

For the reasons I've given above, I'm not going to uphold Mr A's complaints.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 16 January 2017.

Nigel Bremner  
**ombudsman**