

## **complaint**

Mrs H has complained about the service she received from British Gas Insurance Limited (BG) when she had her central heating serviced. She's also complained that BG is responsible for a gas leak from her gas fire.

References to BG includes its agents and associated companies.

## **background**

Mrs H had a HomeCare policy with BG. This provided her with an annual central heating service. On 15 February 2019 a BG engineer came to perform the annual service on her central heating system. BG's records show that as part of this, he set the pressure. He also undertook a safety check on her gas fire. His report confirmed that this was "All ok".

After the engineer left she says she went to switch on the radiator in a bedroom. The radiator was on zero but was so hot that she says she scalded her hand. She rang BG and another engineer arrived the next day (but BG's records say this was on 20 February) and changed the radiator valve. After he's left, Mrs H noticed that the pressure (as stated on her boiler) was very high. The engineer was completing his paperwork in the van and he returned and drained some water.

Mrs H then went out and while she was out the central heating switched on. She checked the boiler pressure and it was on the red section which requires an engineer call out. Another engineer came on 21 February and reduced the pressure.

Mrs H complained to BG about its work quality, attitude and the multiple visits she'd received. BG subsequently offered Mrs H £150 compensation for the poor service she'd received.

Mrs H terminated her HomeCare policy with BG.

The following month, on 4 April, Mrs H was woken up by the sound of her carbon monoxide alarm. She called emergency gas engineers who said the situation was dangerous. The engineer checked the gas fire in Mrs H's living room and found it had a gas leak. He isolated the fire before disconnecting her gas supply. An engineer from another gas company instructed by Mrs H's home insurers also attended, checked the gas supply, and confirmed that there was a gas leak from the fire.

Mrs H says she is primarily concerned about the effect a gas leak has had on her health. She says she hasn't been well since the fire was serviced and has suffered from headaches and breathing problems.

BG wrote to Mrs H on 1 June with its response to her complaint to it. It said that when its engineer visited on 5 April he tested the gas supply. He didn't find any leak and suspected that her alarm had been faulty. An arrangement was made that BG's service manager and another engineer would attend the following week and Mrs H was asked if she could provide the paperwork that would have been provided by the emergency gas company and the other engineers who had attended on 4 April which would confirm that a leak had been identified.

BG then contacted the emergency gas engineers direct for further information. Their engineer's report stated:

*“Disc meter outlet. CO alarm Fire sooty & has gas leak/boiler possible CO” and “Gas Fire leaking. I have capped supply to fire downstairs”.*

BG’s engineer had also noticed some soot on the coals of the fire but said this was common with flame effect fires.

BG also contacted the other engineers who had attended on 4 April. Their report states:

*“Carried out checks found gas fire leaking so capped supply to fire off under stairs tested gas supply and now all sound left with boiler wiring for heating and hot water”.*

BG said that it was closing her complaint and if she wished to pursue it she should contact its claims team.

Mrs H wasn’t satisfied at BG’s handling of her complaint and referred it to this service. She says that this has been a very frightening experience for her and that the service she had received from BG had been negligent and very dangerous. She would like to be recompensed for the distress and worry it has caused her.

Our investigator didn’t consider that there was any evidence that BG was responsible for the gas leak, but invited Mrs H to provide any information that she had that might support this view. He also didn’t consider that the incident had caused inconvenience such as to justify compensation.

Mrs H doesn’t accept our investigator’s view and has asked that her complaint be considered by an ombudsman. It’s therefore 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 Mrs H’s complaint and I’ll explain why.

Mrs H has complained about a number of matters.

Firstly, Mrs H has complained about the level of service she received from BG when it undertook her annual service visit on 15 February 2019, in particular the multiple visits needed. BG addressed her concerns and paid her £150 compensation. I consider that was a fair and reasonable outcome in relation to that complaint and I don’t consider that I should ask BG to do any more in respect of this.

Secondly, Mrs H complained about the pricing of her policy. This is not something that this service can address as complaints about pricing are not within the jurisdiction of this service.

Thirdly, Mrs H has complained about the gas leak that was identified in April 2019. She believes that BG is responsible for this. She maintains that she took out her insurance with BG for peace of mind, but has lived with a gas leak whilst in poor health and is worried about the effect this has had on her health.

I’ve seen the reports from the visits of the two third party engineering companies who attended on 4 April in response to Mrs H’s carbon monoxide alarm going off. Both of these identified

that there was a gas leak from Mrs H's gas fire. But neither of them make any further comment that might identify how the leak occurred or when it occurred.

I think it's reasonable to assume that Mrs H's carbon monoxide alarm went off when gas was first detected. As there's no suggestion that this occurred at any time between 15 February and 4 April, there's therefore no evidence of any leak occurring during this period. BG had inspected Mrs H's gas fire on 15 February and found it "All ok".

When considering any complaint I have to take into account evidence that supports the customer's complaint, and what the business says by way of response, and then make a decision that is fair and reasonable. Whilst I fully appreciate the worry that Mrs H must've experienced, there doesn't appear to be any evidence linking any work that BG did or failed to do in February with the gas leak in April, some 7 weeks later. And in the absence of any evidence of a gas leak until 4 April, I can't say that this is likely to be the cause of any health problems that Mrs H experienced before that date.

So in the absence of any evidence of a connection between BG's visit in February and the gas leak in April, I can't say that BG has done anything wrong in relation to this third complaint.

**my final decision**

For the reasons I've given above, I'm not upholding Mrs H's complaint and I'm not going to require British Gas Insurance Limited to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 26 April 2020.

Nigel Bremner  
**ombudsman**