

complaint

Mrs B complains about British Gas Insurance Limited.

background

Mrs B held a policy covering her boiler with British Gas. When they attended for their first look at this they would not work on the boiler as they felt someone else had tried to interfere with it, their policy excludes sorting out work done by others. However, they did offer further visits, which were not successful, and loaned Mrs B some electric heaters. Mrs B feels they should pay for the cost of running these electric heaters, and considers they promised to do so.

One of our adjudicators considered the case, and did not uphold it, although they did obtain an offer of £100 for some inconvenience caused to Mrs B. Mrs B has asked for an ombudsman's decision.

my findings

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

I won't be finding in Mrs B's favour.

Her policy does not cover working on something someone else has tampered with. I realise Mrs B says this was not the case but the engineer's notes do indicate a wiring problem was present. I think there were some service issues after this but consider the £100 offered is adequate to cover these.

As to the electricity bill there is no proof British Gas offered to pay this. Indeed, as they refused to work on the boiler and never accepted any problems with it were their fault I can see no reason why they would have made such an offer. In the absence of any conclusive proof that they did agree to cover the extra electricity costs I cannot find against them in this part of the complaint.

my final decision

British Gas Insurance Limited should pay Mrs B £100 for the service errors in her case, if they have not already paid this. I make no other award.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs B to accept or reject my decision before 21 August 2015.

Christopher Tilson
ombudsman