

complaint

Mr and Mrs H have complained about British Gas Insurance Limited. They believe it condemned their boiler unnecessarily following a claim under their home care policy.

background

Mr and Mrs H say that British Gas incorrectly condemned their boiler. They want it to pay for the cost of the replacement boiler.

British Gas says that the boiler was condemned due to corrosion of the outer casing causing a hole. Mr and Mrs H say that the initial reason given was that the manufacturing hole was too large. British Gas denies this.

Our adjudicator investigated Mr and Mrs H's complaint. He was satisfied that the boiler was, most likely, condemned because of corrosion to the casing. He noted that British Gas had offered to refund the premiums as a gesture of good will and believed its offer was fair.

As Mr and Mrs H didn't agree, the matter has been passed to me for a final decision.

my findings

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

Although Mr and Mrs H believe that British Gas said that the boiler was condemned as the manufacturing hole was too large, there isn't enough evidence to support their position. They say that the hole the engineer referred to was a manufacturer's hole.

I know that Mr and Mrs H's engineer, who replaced the boiler, has suggested that there was no need for the boiler to be condemned. But I am surprised that the engineer went ahead with replacing the boiler if it wasn't necessary. However, it is not disputed that the boiler was a number of years old and that it was corroded around the area of the manufacturer's hole.

British Gas has provided evidence to support their position that the boiler's casing was corroded. I am satisfied, on balance, that the corrosion most likely caused a further hole in the casing.

Finally, I can understand why Mr and Mrs H have complained as I agree that British Gas has caused a degree of confusion in explaining why the boiler was condemned. Although, the engineer appears to have acted reasonably in condemning the boiler, particularly given the potential consequences of a leak, it has not dealt with Mr and Mrs H's complaint very well.

But it has attempted to put this right by offering to refund Mr and Mrs H's policy premium (approximately £292). Although Mr and Mrs H would like a higher compensation figure I believe that this offer is fair and reasonable.

my final decision

For the reasons given above I don't uphold this complaint. I make no award against British Gas Insurance Limited.

I simply leave it to Mr and Mrs H to decide whether, upon reflection, they wish to accept British Gas's offer.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs H to accept or reject my decision before 27 August 2015.

Colin Keegan
ombudsman