

## **complaint**

Miss L complains that, when she had problems with her boiler, British Gas Insurance Limited advised her to buy a new one. She then found that the problems were due to an electrical fault. She says if this had been diagnosed correctly, she wouldn't have needed to buy a new boiler.

## **background**

Miss L had cover with British Gas for her boiler. She called British Gas when she was having problems with her boiler. An engineer told her the problem was due to scale in the system and recommended that she pay for her system to be flushed, or buy a new boiler. She decided to get a new boiler and British Gas installed one a couple of weeks later, but she continued to have problems. On a further visit, British Gas identified some electrical problems related to the timer and dealt with these. After that was done, Miss L had no further problems.

Miss L complained to British Gas. She said it was the electrical faults that had been causing the problems all along; if that had been identified and dealt with, she wouldn't have needed to spend a lot of money on a new boiler. British Gas said its engineer had confirmed the electrical problems hadn't been the cause of the problem with the old boiler. The engineer had given her appropriate advice about replacing her old boiler.

When Miss L complained to this service, our adjudicator upheld her complaint. He said the boiler had been old, and may not have been fully efficient, but he didn't think that was the cause of the fault - the problems were only resolved when British Gas repaired the electrical fault. He recommended that British Gas repay 75% of the cost of the new boiler, and pay £200 compensation for the distress and inconvenience caused to Miss L.

British Gas says that the engineer didn't find any faults with the electrics at the first visit. The problem he identified was a build-up of scale in the system, and that's why he recommended either a powerflush or a new boiler. It also says it hadn't been aware of any distress or inconvenience caused to Miss L, as she hadn't raised that previously.

## **my findings**

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

Miss L has cover with British Gas, and relies on its engineers to deal with problems when she reports them. She decided to buy a new boiler on their advice, but says this advice was wrong – the problems were due to the electrical issues, which weren't spotted by the engineer.

British Gas has pointed out that Miss L's boiler was old and is satisfied there were problems with scale in her system. It thinks the advice given by its engineer was correct. But its records show that the engineer didn't check the timer when he visited. And, when the installation team put in her new boiler, they didn't test the operation of the boiler before leaving.

This means British Gas doesn't have any records to confirm that the timer and electrical systems were all working correctly. And putting in a new boiler didn't resolve matters for

Miss L; she continued to have problems with her system after the new boiler was installed. It was only when British Gas replaced the timer and carried out some other electrical work that the problems stopped.

On balance, I think it's more likely that the electrical issues were causing the problems. And if these had been identified, it seems unlikely Miss L would have needed to spend a lot of money on a new boiler. So she should be compensated for this. But I don't think British Gas should have to repay the full amount, since she does have the benefit of a new boiler, which should be more reliable, and last longer, than her old one.

Miss L has explained that she found the situation distressing. She had ongoing problems with her heating and hot water. After spending a lot of money on the new boiler, these problems continued. This came on top of other problems she was having at the time. She hadn't initially raised this with British Gas, but having considered the circumstances, I agree that a payment of £200 would be reasonable in respect of this.

### **my final decision**

My final decision is that I uphold the complaint. British Gas Insurance Limited should pay the following to Miss L:

- 75% of the cost of the new boiler;
- £200 compensation for the trouble and upset caused to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 14 December 2015.

Peter Whiteley  
**ombudsman**