

complaint

Mr B complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

background

BG attended Mr B's home to service his central heating boiler and the engineer advised him that the system needed a power flush.

Mr B later complained to BG that the third party engineer who carried out the power flush had told him it wasn't necessary. And, being unhappy with BG's response, he complained to this service.

Our investigator thought Mr B's complaint shouldn't be upheld.

Mr B disagreed with the investigator's conclusions. So, the matter's been referred 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've decided not to uphold Mr B's complaint and I'll explain why.

Mr B says the BG engineer who attended presented him with a large bucket containing around two inches of muddy water. He says he doesn't know where the water had been obtained from. And he says it can't have been taken from the filter.

Mr B also says it would be useful for BG to explain how the coloured water was obtained and from what precise point in his heating system it was drained from. He says the conclusion must be that the engineer obtained the water from a separate source. And he says this is confirmed by the third party engineer who carried out the power flush as the water he found was perfectly clean.

In addition, Mr B says the conflicting statements and lack of proof from the BG engineer that the system required a power flush is conclusive that this recommendation was simply a way of getting a sales commission. So, he says BG should refund the cost of the power flush he had carried out.

BG says its advice regarding sludge in Mr B's central heating system has been given to him on a number of occasions dating back to 2010. It says the water samples taken from the magna booster in Mr B's airing cupboard by the engineer during the visit on 15 March 2017 showed the water in his central heating system was heavily sludged. And it says it's confident its engineer gave the correct advice as a power flush was required due to the poor water quality.

BG also says Mr B didn't need to use BG to carry out the power flush. It says it gave him options to resolve the issue. And he'd chosen to use a third party engineer instead. So, BG says it can't agree that it applied any pressure selling.

In addition, BG says if the third party engineer thought a power flush wasn't necessary, he shouldn't have carried it out.

I acknowledge Mr B feels very strongly about this matter. But I think it's significant that it appears BG's given him advice about sludge in his central heating system on a number of occasions, dating back to 2010. And from the information I've seen, I can't conclude it's most likely the advice BG gave Mr B in March 2017 about the need for a power flush was wrong. Or that its motive for giving him that advice was to sell him a service that wasn't covered by his policy.

So, for these reasons, I can't uphold Mr B's complaint.

my final decision

I don't uphold Mr B's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 October 2017.

Robert Collinson
ombudsman