

## **complaint**

Mr A complains that British Gas Insurance Limited ("BGI") did not properly carry out a service of his central heating boiler under his home emergency insurance policy, and as a result, it suffered damage.

## **background**

BGI serviced Mr A's boiler in August 2013. He says that three weeks afterwards, a red light appeared on the boiler, and he had to press the ignition button for it to run. However, he did not report this to BGI. In November 2013, he contacted BGI to say that his boiler had stopped working.

BGI examined the boiler on 7 November 2013. Its engineer found that an insulation plate had fallen on the burner, and refitted this. After he had left, the plate again fell on to the burner, so the engineer returned on 9 November 2013 and refitted the plate once more, this time satisfactorily.

Mr A considered that the fault which had occurred arose from faulty servicing carried out by BGI in August 2013. He said that to compensate him, BGI should agree to fit a replacement boiler for a fixed price of £500 if his boiler failed and had to be replaced within the next two years.

BGI denied that it had been responsible for any damage to Mr A's boiler. It was eighteen years old. After its service in August 2013, there were no issues with it and it was left working satisfactorily. If its engineer had damaged it then this would have become apparent straight away, and not three months later. After its engineer's visits in November 2013, it was again working satisfactorily.

To fit a replacement boiler for Mr A would cost between £2,000 and £3,500, so it was not willing to fit one for £500. As a gesture of goodwill, BGI offered a discount of £700 on any new boiler supplied and fitted by it before the end of June 2014. Mr A was not satisfied and brought this present complaint.

Our adjudicator did not recommend that this complaint should be upheld. She said that the fault with the insulation plates did not occur until almost three months after the August service visit. So she considered there was insufficient evidence to support Mr A's claim that the boiler had been damaged by BGI's engineer. She could not, therefore, recommend that BGI should replace Mr A's boiler for £500.

Mr A responded to say, in summary that when the plates fell on to the burner, there had also been a burning smell coming from the boiler, and he was worried that this indicated damage to his boiler. BGI confirmed to the adjudicator that following its visits in November, there was no evidence of burning within the boiler. It said that in the time frames involved, the insulation pads falling on to the burner would not cause any long term damage to the boiler.

The adjudicator said she had not been provided with any independent report suggesting that there was any lasting damage to the boiler. She was not satisfied that the fact that the insulation plates fell on to the burner in November was caused by BGI's August service. So she remained of the view that BGI had fulfilled its obligations under its contract with Mr A, and it would not be reasonable to require it to supply a new boiler for £500.

Mr A asked for his complaint to be reviewed. In September 2014, he also mentioned that his BGI policy had now ended, and his boiler was not now working 100%.

### **my findings**

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

By November 2013, Mr A's boiler was some 18 years old, and so some wear and tear was to be expected. On the evidence available, I am not persuaded that the problems Mr A had with his boiler then, or in September 2014, can be blamed on faulty servicing by BGI in August 2013. I consider, therefore, that there is no basis on which I could reasonably require BGI to replace Mr A's boiler for £500.

### **my final decision**

My decision is that I do not uphold this complaint, and make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr A to accept or reject my decision before 8 June 2015.

Lennox Towers  
**ombudsman**