

complaint

Mrs I is unhappy that British Gas Insurance Limited hasn't repaired or replaced her faulty boiler, even though it's been causing problems for four years.

background

British Gas installed a replacement boiler for Mrs I in 2014. Since then there have been intermittent F11 faults (that is, a fault that can be a circulation error or thermistor error). British Gas has been dealing with Mrs I's claim under the HomeCare policy.

Mrs I reports that during winter while the heating is running, the boiler experiences the F11 fault on initial fire-up. Since she goes abroad during winter, someone has to come in to her property to reset the boiler three times a week.

British Gas hasn't been able to repair the fault, as it hasn't been called in during the winter. On the occasions it has been called in, boiler and system checks were done, with thermistors replaced on 2 occasions. As well, on those occasions British Gas re-scheduled twice and ordered the wrong parts twice.

British Gas suggested to Mrs I that it would wait till the heating was required again before doing anything more. But in the meantime it offered her a total of £240 compensation, to take account of its handling of the call-outs, and its service to her. Mrs I didn't accept that offer.

The investigator believed it was fair, under the circumstances, that British Gas should replace the boiler immediately. He also said British Gas should increase its offer of compensation to £540.00 given the risk and inconvenience Mrs I has had to bear.

Mrs I agreed but British Gas did not respond to the investigator's view and so the matter has come to me to decide.

my findings

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

British Gas acknowledged the problems with the boiler and its own failings in dealing with Mrs I's claim. Specifically it noted the 'broken and unproductive appointments, multiple visits, the boiler being at risk months after installation and length of time taken to respond to [her] complaint'.

I appreciate that it may not have had the opportunity to check the boiler during winter, but I am satisfied the boiler clearly has a recurring unresolved problem and that attempts by British Gas to deal with it to date have not been successful. Mrs I has had the ongoing concern and inconvenience of this unresolved issue; as well, there are safety risks attached to an improperly functioning boiler, and she shouldn't have her peace of mind disturbed by that. She has said she's also incurred some expense in having the boiler checked during winter while she's away.

I don't think it's fair or reasonable that she should have to deal with this any longer. British Gas is obliged under the policy to replace the boiler if it can't be repaired. The evidence

indicates repairs, such as they were, haven't been successful. So British Gas should replace the boiler as required under the policy, and compensate Mrs I reasonably for the avoidable and protracted upset and inconvenience she's experienced. I agree with the investigator that compensation should be increased to £540.

my final decision

For the reasons I've given, it's my final decision that I uphold this complaint. I am satisfied that the settlement proposed by the investigator is fair and reasonable.

British Gas Insurance Limited is required to promptly replace the boiler in accordance with the terms and conditions of the policy. It is also required to pay Mrs I £540.00 compensation for the trouble and upset it has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs I to accept or reject my decision before 7 February 2019.

Helen Moya
ombudsman