

## **complaint**

Mr and Mrs J are unhappy about how British Gas Insurance Limited ("*British Gas*") has dealt with them in relation to their HomeCare agreement.

## **background**

Mr and Mrs J's problems started after they had a new boiler installed in 2002. There were many problems, callouts and visits over the years since. British Gas eventually replaced the boiler and installed a magnetic filter system free of charge in 2012 but Mr and Mrs J still weren't happy with the new boiler or their central heating system.

British Gas offered them a year's free HomeCare cover (worth £420), but Mr and Mrs J still complained to us. After which, British Gas also offered to refund the extra premiums they had paid due to their claims history (nearly £200) and remove the claims history from their file.

Our adjudicator recommended the HomeCare vouchers be offered as cash, in case Mr and Mrs J didn't want to renew their cover. He also felt Mr and Mrs J's central heating system should be cleaned as per the boiler manufacturer's recommendations. Finally, the adjudicator asked British Gas to pay £250 as compensation for Mr and Mrs J's inconvenience.

British Gas didn't accept the adjudicator's recommendation, saying the system had been cleaned. The complaint was passed to me to look in to afresh.

## **my findings**

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

This service can only look at events that happened after August 2009, which is when British Gas first came within our jurisdiction. Having done so, I've decided to uphold this complaint. I'll explain why.

British Gas accepts it hasn't dealt with Mr and Mrs J as well as it could have. Which is why it has offered them compensation – albeit falling short of the adjudicator's recommendation. The issue for me to decide is whether British Gas' offer is fair.

There doesn't seem to be any ongoing disagreement about the refund of increased premiums, the removal of Mr and Mrs J's claims history, the offer of HomeCare vouchers or cash (at Mr and Mrs J's option) and the installation of a magnetic filter system. So I won't address in detail any of the arguments about them in this decision. Other than to say that I think all of the above has gone some way in compensating Mr and Mrs J for the service they have received.

That said, Mr and Mrs J don't think British Gas installed their boiler in 2012 in line with the manufacturer's recommendations. That's because two years after the boiler was installed, British Gas recommended Mr and Mrs J pay for a powerflush – a cleansing process which aims to remove debris from central heating systems.

Our adjudicator asked British Gas to show it had cleaned Mr and Mrs J's central heating system as it should have done in 2012. So far, I can't see that it has done so. Because of that, I think British Gas should clean their system now, and carry out any repair work that's required as a result of the system not being cleaned during the installation, at no cost to Mr and Mrs J.

Mr and Mrs J have experienced much frustration and inconvenience over a period of time in trying to get to the bottom of matters with British Gas, and in trying to get it to put things right. As such, I think British Gas should also pay them £250 as compensation.

### **my final decision**

For the reasons given, my final decision is to uphold Mr and Mrs J's complaint. I require British Gas Insurance Limited to:

- refund the increase in premiums Mr and Mrs J have paid since 2010 due to its errors; and
- arrange for the relevant claims history to be removed from their file so future premiums are unaffected; and
- offer Mr and Mrs J, at their option, £420 in total either in HomeCare vouchers or cash, if it hasn't already; and
- clean Mr and Mrs J's central heating system in line with the boiler manufacturer's recommendations and deal with any related problems free of charge; and
- pay £250 as compensation for the frustration and inconvenience Mr and Mrs J have suffered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs J to accept or reject my decision before 16 October 2015.

Nimish Patel  
**ombudsman**