

complaint

Miss M complains that British Gas Insurance Limited should fix her central heating and hot water system under a home care policy.

background

Miss M – like her father before her - had cover with British Gas. She complained after British Gas said it could not fix her central heating and hot water system free of charge.

The adjudicator did not recommend that the complaint should be upheld. He concluded that – as the repairs were remedial - it was Miss M's responsibility to have the work done at her own cost.

Miss M disagrees with the adjudicator's opinion. She says, in summary, that British Gas did not maintain or repair her system properly. She has sent us copies of her gas bills and some press cuttings.

my findings

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

I have seen British Gas terms including the following:

"We will not include the following

- *Upgrades which you may want to have carried out to improve your appliance or system*

...

We will not cover the following in your Agreement:

- *Removing sludge or hard-water scale from your system or appliance."*

From the British Gas records, I accept that the problems with Miss M's system relate to the age and design of the piping and the build-up of sludge.

From Miss M's records, I see that her usage of gas has gone up. But Miss M has not provided enough technical detail to persuade me that British Gas caused or failed to prevent the build-up of sludge.

Therefore – keeping in mind the terms of the cover – I do not find it unfair or unreasonable that British Gas declined to carry out the recommended work free of charge.

my final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no award against British Gas Insurance Limited.

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

Christopher Gilbert
ombudsman