

## Complaint

Ms M is unhappy with the work carried out and service provided under her HomeCare Two policy underwritten by British Gas Insurance Limited (British Gas).

## Background

Ms M says she had an annual service on 31 December 2018 and following this she experienced problems with her boiler involving multiple call outs and a period of one and a half days when she had no heating or hot water. She believes her boiler hasn't worked properly since the annual service and as a result she's suffered considerable stress and inconvenience.

British Gas visited Ms M's home and completed work as follows:

29/01/19 – expansion vessel recharged

06/02/19 – leaking valve fixed

05/03/19 – expansion vessel checked, air removed from the system. The boiler was working when the engineer left, but stopped working shortly afterwards

06/03/19 – boiler pressure topped up

11/07/19 – expansion vessel replaced

British Gas explained the reasons for the visits and offered Ms M £60 as a gesture of goodwill. Ms M doesn't think this figure adequately reflects the stress and inconvenience she's suffered.

The investigator who considered Ms M's complaint didn't uphold it. He said he'd considered the evidence of trained engineers and there was nothing to suggest British Gas had caused the problems Ms M experienced. The investigator said each visit to Ms M's home was to resolve a different issue and British Gas had attended within a reasonable timeframe after being notified of a problem. Its offer of £60 compensation was reasonable in the circumstances.

Ms M didn't agree with the investigator's conclusions and asked for an ombudsman's decision, so her complaint has been passed to me. She said:

- She hadn't experienced any problems with her boiler before the service at the end of 2019.
- British Gas hasn't revealed the truth about what it found in visits or admitted any shortcomings.
- The investigator didn't take what she said in to consideration. Ms M questioned how he could suggest she got an independent report if there were no errors or shortcomings.
- She had heating and hot water before the engineer's visit on 5 March 2019, but not shortly after. The engineer who visited on 5 March also seemed uncertain about what to do.
- The investigator had failed to consider the impact on her of the number of visits required and of no having no heating and hot water for a day and a half.
- British Gas engineers referred to fixing problems caused by previous engineers when they visited.

## My findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I've decided not to uphold this complaint. I'll explain why.

British Gas say the annual service is to, "*ensure that your gas boiler, appliance or central heating and ventilation is working safely and in line with relevant laws and regulations*". Ms M's HomeCare agreement makes it clear that if the engineer finds a problem or fault that needs to be fixed, British Gas will tell its customer. The safety checks completed didn't identify any problem that needed to be fixed. So I don't consider work was carried out at the time of the safety check (which British Gas has explained included checking the expansion vessel). Given this point I find it unlikely a British Gas engineer can have done anything to cause Ms M's boiler to work differently after the annual service.

I've nevertheless considered the records made by British Gas at the time of their subsequent visits, and the opinions of engineers with relevant experience and expertise, to decide if it's more likely than not that subsequent issues with Ms M's boiler related to the annual service. I've also thought about whether problems could have been identified by British Gas engineers and dealt with earlier.

At the end of January 2019 Ms M complained of a loss of pressure and an engineer recharged the expansion vessel. It was then tested and found to be working properly. At the following visit in February 2019 a valve was replaced as it was leaking. British Gas has been unable to identify which valve was replaced, but it seems to me that replacing the valve wasn't related to recharging the expansion vessel – it was just a case of wear over a period of time. British Gas has explained the expansion vessel wouldn't have been checked at this visit.

At the next visit on 5 March 2019 the system had too much water pressure, so this was reduced, some radiators that had acquired air were bled, and the boiler was left operating. This wasn't the case a few hours later and so Ms M called British Gas and a further visit was arranged the following day. I've looked in to why this was the case and what was done the following day. British Gas has explained that the pressure was topped up on 6 March 2019. I understand from a British Gas technical manager that this could have been required because too much pressure was removed the day before or air could have been emitted via the auto air vent. The same manager also explained that it can be hard to check the pressure as the gauge tends to stay up if the water is hot within the system.

Given the information I've received from a British Gas technical manager I consider that it was unfortunate Ms M had to call British Gas out on consecutive days, but I'm not persuaded this was because British Gas acted unreasonably.

In July 2019 the expansion vessel in Ms M's boiler was replaced so I've looked at whether earlier problems are likely to have related to the expansion vessel - meaning that replacing it sooner may have resulted in fewer visits. British Gas has confirmed that expansion vessels lose air over time and have no fixed lifespan. The expansion vessel was charged in January and checked in March, suggesting it was keeping its charge at the time. So I'm not persuaded British Gas should have replaced the expansion vessel sooner.

I understand that being without heating and hot water in early March will have been difficult and caused inconvenience. Ms M called British Gas to report the issue after 9pm on 5 March 2019. At that time British Gas checked whether Ms M was in any immediate danger and

Ms M confirmed she wasn't. In the circumstances, I consider British Gas acted reasonably in not sending an out of hours engineer to Ms M's home during the night but to arrange a visit for the following day. A more limited number of engineers work at night and priority is rightly given to those in more vulnerable situations. I'm satisfied this was explained to Ms M at the time. After the engineer's visit the following day Ms M had heating and hot water again. British Gas has provided Ms M with a goodwill payment of £60 and I'm not asking it to do anything more.

Ms M has said engineers who visited referred to poor work by other engineers and has also said some engineers didn't seem to know what they were doing. There is no record of any such conversations and British Gas has confirmed that all its engineers are appropriately qualified.

Given there is expert evidence available and Ms M and the investigator don't have expert knowledge, the investigator invited Ms M to provide evidence if she disagreed with his conclusions. This doesn't mean the investigator felt British Gas caused the problems Ms M experienced with her boiler.

I understand Ms M says her boiler worked differently after it was serviced at the end of 2018, but as I'm not an expert I've considered evidence from engineers who regularly service boilers. Having done so, I'm not persuaded British Gas acted unreasonably or caused Ms M unnecessary stress and inconvenience.

### **My final decision**

For the reasons given, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 15 February 2021.

Jay Hadfield  
**Ombudsman**