

## **complaint**

Mr P complains that British Gas Insurance Limited wrongly diagnosed the location of a leak from his central heating system and this resulted in damage to his wooden flooring.

## **background**

Mr P experienced low pressure on his central heating boiler. A British Gas engineer who attended told Mr P there was a water leak under his dining room wooden flooring. The engineer asked Mr P to have the flooring taken up, which he did. Another British Gas engineer later correctly diagnosed the leak to be from a radiator in a different room and repaired it.

Mr P says he's been left with damage to his wooden flooring. He also says he's told British Gas about low boiler pressure on each annual service, but the engineers just topped up the water and said its 'fine'.

## **my findings**

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

I've decided not to uphold Mr P's complaint and I will explain why.

British Gas says its engineer explained it was difficult to identify exactly where the leak was and Mr P agreed. British Gas says the engineer who attended later 'looked under the floor which had been removed no leak was identified but was able to trace the leak to the other side of the wall and the leak was repaired'.

The leak was from pipework near a dividing wall, with a bedroom on one side and the dining room on the other. This made it difficult to diagnose the exact location of the leak. So I don't think it was unreasonable for the engineer who attended on 16 February to diagnose the leak as being under the dining room floor. The removal of the dining room flooring meant the engineer who attended later was able to diagnose the leak correctly because the other likely location had been ruled out.

British Gas has repaid Mr P the cost of having the floor taken up (£20) and it has also paid him £50 for delays in dealing with his complaint. I think this is reasonable.

Under Mr P's policy British Gas isn't responsible for 'loss or damage to property as a result of your appliance or system breaking or failing'. British Gas is also not responsible for replacing surfaces damaged as a result of a fault.

British Gas has given us screen prints of Mr P's annual servicing records. These don't include any reference to a low water pressure problem. I accept Mr P may have mentioned this to the engineer. But I don't have enough evidence to find that British Gas didn't carry out annual services properly.

## **my final decision**

For the reasons set out above, I don't uphold Mr P's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 October 2015.

Robert Collinson  
**ombudsman**