

complaint

Mr and Mrs J are unhappy that British Gas Insurance Limited didn't recognise a leak in 2017 during an annual service. The boiler casing has now corroded due to the leak and it needs replacing.

background

Mr and Mrs J have a HomeCare policy through British Gas which includes annual boiler servicing. They have held this policy for the last eight to nine years. Since 2012 British Gas has been recommending they replace their boiler as it isn't up to current standards (I understand its over 25 years old).

Mr and Mrs J say that in 2017 they noticed a leak coming from the drain valve above their boiler and brought this to the service engineer's attention during the annual service. They say the engineer told them it looked like condensation and to put a bowl under the valve to catch the water – it generally reaches 10mm when they empty it.

In 2019, the service engineer said the boiler needed to be replaced immediately as the casing around the boiler had corroded (I understand from Mr J this was the top of the casing, underneath the drain valve). He eventually received quotes for a replacement boiler and there was a lot of discussion about whether the boiler could be replaced where it was sited, if it could be sited elsewhere etc. After several visits it was agreed a new boiler could be sited in the same place, although their boiler didn't actually need replacing immediately but it was classed as at risk.

Mr and Mrs J complained to British Gas, as they say they followed the advice they were given which has resulted in their boiler becoming corroded. They complain the engineer should have fixed the problem. British Gas didn't think it had done anything wrong in relation to the leak as there was nothing in its service records about that. But it did agree it shouldn't have been necessary to have several visits from a heating service adviser about the matter, so it paid them £130 in compensation.

Our investigator didn't uphold the complaint, as she didn't think there was persuasive evidence Mr and Mrs J were told to put a bowl under a leak. She also referred to an engineer expecting to see more corrosion if the leak had been ongoing for two years.

Mr and Mrs J have asked for the matter to be referred. In summary, they say:

- They are being made out to be liars because British Gas hasn't kept full records of what happened during their annual boiler services. In support of that, they have provided a copy of an email they sent which British Gas has confirmed it doesn't have.
- They followed the advice they were given, as they aren't experts in this. And it was clearly the drain valve that caused the corrosion as the leak has now stopped since the drain valve was replaced.
- One of the engineers that came out following the service advised them to make a complaint. The engineer had said the leak should have been fixed at the time. They consider this persuasive evidence that British Gas had done something wrong, as was the compensation that was paid.

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 understand Mr and Mrs J feel very strongly about this, particularly because they say British Gas hasn't kept full records of what happened during the annual services. We are often asked to decide complaints where records or evidence is incomplete, for whatever reason. As the investigator explained, where that is the situation we make our decision on the balance of probabilities – that is, what I think likely happened given the evidence that is available and the wider circumstances. And I can only uphold a complaint if I'm persuaded the business complained about has done something wrong.

British Gas has records of services and other visits from 2011. I appreciate and accept that Mr and Mrs J believe the records are incomplete. But it seems to me, that what is recorded on its records is a matter for British Gas. I have noted the service records follow the same format, with codes and free-text for what happened.

Those records show that over the years Mr and Mrs J have had energy supply advice, been recommended to replace their boiler (I'm satisfied Mr and Mrs J's own records show this, despite their arguments to the contrary) and had parts replaced, such as radiator valves, amongst others. And for 2019 the records show that the boiler was recorded as 'at risk' due to corrosion. Given the type of information that is recorded, I would expect to see some free text about a leak had one been occurring in 2017. But not only is there nothing about a leak recorded for 2017, there is also nothing for 2018, by which time the valve would have been leaking for over a year. I find it unlikely that two different engineers would both fail to record any information about a leak.

I have considered Mr and Mrs J's testimony, as that is also evidence. But I don't find it very persuasive. Even were I to accept the first engineer told them the leak was condensation and to put a bowl under the valve, I would then have to accept it was reasonable for them to continue relying on that advice for a further two years. I think most reasonable people would likely bring this to the attention of the engineer in 2018, or at the very least contacted British Gas about the matter again, when the leak continued.

Accepting at face value their argument they simply followed the advice they were given, I would then have to question why the engineer who visited in 2018, didn't investigate why a bowl was sited under a drain valve. I find this very odd and difficult to accept, such that I find it unlikely to have occurred.

I also have to take into account that one of the engineers didn't consider the corrosion levels to be consistent with a leak that had been ongoing for two years. Mr and Mrs J haven't provided any comparable evidence to show that it had. Although they have provided email correspondence between themselves and a heating service adviser, who recommended they complain, I don't find this persuasive evidence of a failure by British Gas; it is evidence of the adviser accepting what they were told and trying to resolve Mr and Mrs J's concerns.

British Gas did send Mr and Mrs J £130 compensation. But I don't agree with their assertion that this was because it has accepted something went wrong in relation to the boiler. It is clear from its final response that British Gas has paid compensation because of the numerous visits by heating service advisers when one should have sufficed and the lack of quotes, not because it was responsible for any corrosion.

I understand Mr and Mrs J are going to be very disappointed by my findings, but I find British Gas's records and arguments more persuasive than Mr and Mrs J's testimony. I therefore find its resolution of this matter to be fair and reasonable and I don't require it to do anymore.

my final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs J to accept or reject my decision before 17 January 2020.

Claire Hopkins
ombudsman