

complaint

Miss B complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Miss B complained to BG about this matter. And, being unhappy with its response, she complained to this service.

Our investigator thought Miss B's complaint shouldn't be upheld.

Miss B disagreed with the investigator's conclusions. So, the matter's been referred to me to make a final decision.

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 Miss B's complaint and I'll explain why.

Miss B says when BG did an annual gas safety check on her tenanted property in January 2017 it found that the fire on the back boiler needed parts. She says BG later told her it couldn't do anything about the fire because it couldn't source the required parts. And she says BG told her when she took out her policy that all parts were covered. So, Miss B says BG should either replace the required parts. Or, if it can't, it should replace the whole system.

Miss B also says BG had never told her the parts for her boiler were obsolete. She says if it had she could've made an informed decision about what cover she wanted in place. And she says BG should've written to her separately after each service visit, instead of leaving a checklist with her tenant.

In addition, Miss B says she's unhappy with the service BG gave her in the way it responded to her complaint.

BG says it's unable to repair the fire from Miss B's back boiler and fire as the required parts are obsolete. It says the replacement of the appliance isn't covered under her policy because it's 18 years old. And it says its engineers have given the appropriate advice about parts availability to Miss B's tenants on each annual service visit.

BG also says if a tenant is the responsible representative of a policyholder at a property when a visit takes place, the engineer will give any advice and paperwork to the tenant. And it says it's the landlord's responsibility to liaise with their representative following a visit to ascertain if there were any issues with the appliance or if any advice was given.

In addition, BG says it acknowledges there were delays in it dealing with Miss B's complaint. And it says it's offered her £90 compensation, which she's accepted.

I see Miss B's boiler was installed in 1999. And I see her policy only covers the replacement of boilers it can't repair that weren't installed by BG if they're under seven years old. So, I'm satisfied the policy doesn't cover the replacement of the boiler, in the circumstances.

The information I've seen indicates the engineer noted, following a service in July 2015, that the boiler was on a reduced service list, which meant that over time parts would become more difficult to obtain. I acknowledge Miss B thinks BG should've written to her with this information, rather than just leaving it with her tenant. And she also thinks it should've been referred to in the paperwork relating to the renewal of her policy, so she could make an informed decision about the level of cover she wanted.

But I'm satisfied this information was given to Miss B's tenants at the time of each annual service. And I see Miss B's policy doesn't require BG also to send the information following a service separately in writing to the policy holder or to refer to it in renewal documentation. So, I think it was reasonable for BG to give the information about reduced parts availability to Miss B's tenants, in the circumstances.

I see there were delays in BG's handling of Miss B's complaint. But I also see it's acknowledged this and paid her £90 compensation. And I think this fairly reflects the trouble and upset she experienced.

So, for these reasons, I can't uphold Miss B's complaint.

my final decision

I don't uphold Miss B's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 27 November 2017.

Robert Collinson
ombudsman