

## **complaint**

Mr L complains about the service he received from British Gas Insurance Limited under his home emergency insurance policy.

## **background**

Mr L reported a problem with his heating boiler.

He later complained to BG about the service he'd received. BG rejected Mr L's complaint, but offered him £50 compensation for its delay in responding to it.

Our investigator thought Mr L's complaint shouldn't be upheld.

Mr L 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 Mr L's complaint and I'll explain why.

Mr L says BG told him his boiler was obsolete and needed to be replaced. And he says he bought a replacement boiler. But he says the private engineer who fitted it advised him that the old boiler was still working ok. And the poor hot water flow had nothing to do with the boiler itself or the filter. Rather, it was due to the fact that the pressure reducing valve which controlled how much water was feeding the boiler was almost closed and it was turned the wrong way round.

And he says the engineer went on to say this was self evident because even with the brand new boiler, the water flow didn't improve until the valve was opened.

So, Mr L says he wants BG to compensate him for the cost of buying and fitting the new boiler and for his inconvenience and costs in travelling from overseas to deal with the matter.

BG says its engineer remembers the valve being there and he's sure he would've checked it was fully open and he wouldn't have left it three quarters closed. And it says there's also the possibility that the installation engineer may have adjusted the valve in some way when completing the boiler replacement.

BG also says if the valve was adjusted down before its visit, it would've had to be missed by multiple engineers, to have only been picked up after two BG engineers attended, one third party engineer to remove pipes and then another third party engineer who replaced the boiler.

I see the engineer who fitted Mr L's new boiler said the old one was working properly. And the problem was that the pressure reducing valve which controlled how much water was feeding the boiler was almost closed. I also see BG's said its two engineers wouldn't have misdiagnosed an issue of this nature. And the issue could've been caused by one of the third party engineers who'd subsequently attended Mr L's property.

I acknowledge Mr L feels strongly about this matter and I've sympathy for him. But it isn't clear when and by whom the valve came to be turned down. And, in these circumstances, I can't conclude it's most likely BG's engineers misdiagnosed the problem with the boiler. So, I can't uphold Mr L's complaint.

**my final decision**

I don't uphold Mr L's complaint against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 7 August 2017.

Robert Collinson  
**ombudsman**