

## **complaint**

Mr D complains about the advice given by two British Gas Insurance Limited engineers which resulted in his policy being downgraded.

## **background**

Mr D took out a HomeCare One policy with British Gas on 9 February 2017, this covered his boiler and controls – it also included an annual service.

On 8 March 2017, the first engineer visited Mr D's property. He found a fault with Mr D's boiler and suggested he buys a new one. Mr D wasn't happy and contacted British Gas the same day. British Gas arranged for a second opinion and a second engineer visited Mr D's property on 13 March 2017. The second engineer found the same faults as the first engineer. Mr D's policy was downgraded the same day to a gas appliance check only policy and updated policy details were sent to him, with revised monthly payments.

Mr D called British Gas on 13 March 2017 and a third engineer visit was arranged and this engineer serviced and repaired the boiler.

In February 2018, Mr D complained to British Gas about his experience the previous year. He states he complained after the third engineer visited his property but didn't receive a response. Mr D said the second engineer turned the water pressure off and the third engineer turned it back on and it's since worked without any problems. He complained that the first and second engineers incorrectly advised him to get a new boiler when it wasn't required. He also said he wasn't told his policy would be downgraded.

British Gas apologised for the length of time it took them to respond to Mr D's February 2018 complaint and sent him a cheque of £30 by way of apology. They didn't find that their engineers had made a mistake. They explained their policy terms allow for cover to be downgraded in situations like this, until remedial work can be carried out. And they wouldn't take payments for cover they cannot provide. British Gas said a third engineer shouldn't have been arranged and a service and repair was booked in by mistake. But as Mr D's boiler has worked fine ever since, he's not been disadvantaged.

Mr D was unhappy with British Gas' response and contacted our service. One of our investigator's found that British Gas had done more than they were required to do by arranging a third visit. He felt the compensation of £30 was fair for the delay in British Gas getting back to Mr D.

Mr D asked for the case to be passed to an ombudsman for review. I spoke to Mr D prior to making my decision, he advised he wanted to send me further information but I did not hear back from him. So I've proceeded with my final decision on the information I have available, which I think was sufficient.

## **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 agree with what our investigator has said for broadly the same reasons.

The terms of Mr D policy say:

*'At first service our engineer will check that your boiler is on our approved list and your boiler or central heating and ventilation didn't have any pre-existing faults. If we find it's not on the approved list or it has a pre-existing fault we'll either....tell you what needs to be done to fix it...offer you a different product or level of cover...'*

Notes of Mr D's conversation from 8 March 2018 suggest Mr D was told his cover would be downgraded for one month and if the problem was resolved they would upgrade his cover. I've seen that shortly after the second engineer's visit, Mr D's cover was downgraded and a letter was sent to him confirming the changes to his policy and his new monthly payment – which was around half his original monthly payment. While Mr D says he wasn't aware his cover was downgraded, I'm satisfied that British Gas did all they needed to do to make him aware and he ought to have known by his reduced monthly payments.

It's clear that British Gas arranged a third engineer to carry out repairs in error because it was done after his cover was downgraded. His new cover didn't allow for this type of work. So I think Mr D benefitted from a level of cover he ultimately didn't have at the time.

I have taken Mr D's comments on board that the second engineer caused the fault to his boiler system and all the third engineer had to do was turn the tap on. But the notes from the first and second engineer visits confirm there was an existing fault as the radiators weren't getting hot and his boiler was shutting down too soon. And while Mr D doesn't believe the third engineer had to do much, the engineer's notes say he balanced the system after running it dry and carried out a service. So he was able to get his heating system working properly. So I'm not persuaded that Mr D's boiler was fault-free prior to British Gas' initial visit and I haven't seen that they caused the initial problem.

I'm aware Mr D doesn't think he should have been told to get a new boiler by the first and second engineers – I don't think British Gas made a mistake by making recommendations. As I explained above, the terms of his policy allow for this. Mr D didn't get a new boiler and he says his boiler has been working fine – so I don't think the advice has had an impact on him – albeit initially frustrating for him.

I do empathise with Mr D's strength of feeling on this matter but I think British Gas tried to help Mr D in March 2017 and ultimately resolved the problem with his boiler. They acknowledged the delay in responding to Mr D's complaint in February 2018. I'm satisfied their apology and offer of £30 compensation was fair to recognise the delay.

### **my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 6 January 2019.

Dolores Njemanze  
**ombudsman**