

## **complaint**

Mr F complains British Gas Insurance Limited took about a year to repair his central heating. He says there were repeat visits; failed call outs; incorrect parts; misdiagnosis; and delays. He also says his policy premium increased due to all the visits.

## **background**

Mr F has a British Gas insurance policy protecting his boiler and central heating. He had an issue with two radiators. British Gas first visited him about this issue in December 2017, but the issue wasn't resolved until November 2018. In total, Mr F received nine visits during this eleven month period.

In August 2018, Mr F's policy renewed and his premium increased from £358 to £449. At this stage, he had received five visits about his two radiators. He complained the issue remained unresolved; about his experience; and about the impact the visits had on his premium. His radiator issue was escalated, and after four more visits it was resolved.

In September 2018, British Gas failed to call Mr F when promised, so it offered him £30 to apologise. After the radiator issue was resolved, it responded to his complaint. British Gas offered him a further £100 for the inconvenience caused by the multiple visits. However, it explained there were various factors that determined the price of a policy and it said it couldn't see if the multiple visits had caused the price to increase.

Mr F referred his complaint to this service. It was considered by one of our investigators, and she thought it should be upheld. She didn't think British Gas was responsible for all the visits as it needed to test and eliminate issues to identify the root cause. However, she said once the potential issue had been identified, it took a further four visits over four months to get it resolved. She concluded Mr F should be compensated for the delays; his reduced heating; and the inconvenience he suffered. In addition to the £130 already offered, she recommended a further £70.

Our investigator went on to clarify that British Gas had told us, the reason Mr F's premium had increased was because he had received a discount the previous year; and it doesn't increase the price based on the number of call outs. British Gas explained the renewal premium only factors in the visits where there were successful repairs.

British Gas accepted our investigator's recommendation. However, whilst Mr F accepted her findings, he thought the compensation award should be higher. Because Mr F disagreed, his complaint has been passed to me for a final decision.

## **my findings**

I have reconsidered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where evidence is inconclusive or incomplete, I have reached my decision on the balance of probabilities – this means I have determined what I consider is more likely to have happened, based on all the evidence that is available and the wider surrounding circumstances.

Our investigator thought Mr F had received 13 visits before the issue was resolved. But having carefully reviewed British Gas' job history and file, I've seen it attended on nine occasions, rather than 13. Nonetheless, I don't doubt that nine visits would have been inconvenient and frustrating.

British Gas first attended in December 2017. It attended again in January 2018; and a further three visits took place between June and July 2018. The job notes show that during these five visits British Gas tried to resolve the issue by a combination of repairing and replacing the radiator valves, and flushing the system. The notes also show a potential solution was identified during the fifth visit – which involved tracing the blockage between two radiators and cutting it out. However, this solution wasn't investigated further; and British Gas acknowledges it should have been, after the flushes were unsuccessful.

I can appreciate Mr F's frustration. He says British Gas attempted to charge him nearly £800 for a system flush that was free of charge, and different engineers visited on each occasion and recommended the same actions that had already failed. But overall, I haven't seen or been told anything that leads me to conclude British Gas' attempts to identify and fix the issue during the first five visits were unreasonable. I accept what British Gas says about having to test and eliminate issues – and I note the flush was attempted a second time during the first five visits, because the radiator valves had since been changed.

However, as acknowledged by British Gas, it didn't do everything it ought to have done after the fifth visit – and it took four more visits, over four months, before the blockage was traced and removed. Also, based on the job sheet, only two of those four visits related to tracing and removing the blockage. So, on balance, I consider it likely two of the four visits could have been avoided. I've also seen that British Gas cancelled appointments on two occasions, in January and September 2018.

So, in conclusion, I'm persuaded there were avoidable delays of about four months, between when the potential solution was identified and when the repair was completed; and two visits could have been avoided. I acknowledge that, during this delay, Mr F would have likely had limited heating in the rooms with the two affected radiators. I also accept there were some service issues in respect of communication and cancelled visits. But overall, in my view, £200 fairly acknowledges the trouble and upset Mr F can reasonably be said to have suffered as result of these issues.

I note Mr F told our investigator that he now has issues with leaks as the last repair was done badly. However, he needs to raise this issue with British Gas first, before we can consider the matter. At the time of providing its file, British Gas understood Mr F was satisfied with the repairs.

I'll turn now to the premium increase at renewal. British Gas has been inconsistent here. On the one hand it told Mr F it was unable to see if multiple visits had caused his premium to increase; but on the other hand it told us it only factored in successful repairs.

However, Mr F's policy renewed in August 2018 and at that stage, he had only received five visits in relation to his radiator issue. As I've explained above, I'm not persuaded British Gas did anything wrong in relation to the first five visits – so, even *if* the five visits were factored in to his renewal premium, I wouldn't be persuaded British Gas had treated him unfairly.

**my final decision**

I appreciate Mr F will remain disappointed. But for the reasons I've set out above, I uphold this complaint.

My final decision is British Gas Insurance Limited should compensate Mr F £200, *in total*. So, this means if £130 has already been paid, a further £70 is due.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 16 April 2020.

Vince Martin  
**ombudsman**