

complaint

Ms C complains about the service she received from British Gas Insurance Limited under her home care policy.

background

Ms C's boiler was making a noise. So British Gas sent out an engineer to investigate. Ms C said the engineer advised that the boiler needed to be replaced because the part needed to fix it was obsolete. Ms C subsequently replaced her boiler. But she said she was informed by a second British Gas engineer at a follow up appointment that the old boiler did not need to be replaced. Ms C stated she would not have spent the money she did having the boiler replaced if she knew that the boiler could be repaired (although repairing a noisy boiler would not have been covered by the policy).

British Gas denied any wrongdoing. It said it made better economic sense to replace the boiler.

Our investigator didn't recommend that the complaint was upheld. She accepted that the engineer may have advised on replacement of the boiler. But she said there wasn't any evidence to show that he didn't also discuss repairing the boiler.

Ms C asked that her case be passed to an ombudsman to decide.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where the evidence may be inconclusive, I'll reach my decision on the balance of probabilities - that is, what I consider is most likely to have happened, in view of the evidence that is available and the wider circumstances.

I too won't be upholding this complaint. I'll explain why.

I have regard for Ms C's recollections. And I accept that the repair option would have cost less. But I'm simply unable to substantiate Ms C's version of events, that she wasn't even offered a repair.

The notes from the engineer's visit read – "*advised of age/efficiency*". On balance, I'm persuaded that some discussion around repair took place. And in my view it wasn't inappropriate for the engineer to talk to Ms C about buying a new boiler, given the age of her existing model.

As for the follow up visit by the second British Gas engineer; I cannot fairly comment on this, because there is little information available about what took place. However, I would recognise that engineers are likely to have their own personal opinions, based on their experience and knowledge. And this is likely to determine what they may recommend.

my final decision

My final decision is that I do not uphold Ms C's complaint about British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 20 April 2019.

Paul Phillips
ombudsman