

complaint

Mr M complains that British Gas Insurance Limited (“British Gas”) gave him poor service under a home emergency insurance policy.

background

Mr M had British Gas home care cover for his central heating system. His system included a magnetic filter. He complained that British Gas hadn’t told him that the filter was in the wrong place.

Our investigator didn’t recommend that the complaint should be upheld. He didn’t think British Gas could or should have highlighted anything in its visits. He thought that the filter had been installed as per the manufacturer’s guidelines.

Mr M disagreed with the investigator’s opinion and asks for an ombudsman to review the complaint. He says, in summary, that – when he rang to cancel the agreement in June – British Gas jumped the gun and cancelled it earlier than it should have.

my findings

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

The Financial Ombudsman Service has power to deal with complaints about insurance companies and other regulated financial firms. And we can only deal with complaints against one firm at a time. Where I refer to British Gas I refer to the insurance company by that name – and not to any other company with a similar name.

From what Mr M and British Gas have each said, I think another company installed his magnetic filter, perhaps in 1994 or 2009. And another company installed his boiler in 2011. So I don’t think I have the legal power to comment on the quality of those installations.

From what British Gas and Mr M have each said, I think he has a sealed system combination boiler.

From its records, I find that Mr M had British Gas cover each year from about 2014. The records show annual service visits, but no call-outs for breakdowns or other problems.

The manufacturer of the filter issues written instructions for its installation. From those instructions, I think that the filter should preferably be on the return pipe before the boiler, but it is okay for it to be on the flow pipe.

Mr M’s latest home care agreement was due to run until late June 2017. British Gas sent a renewal letter with an increased price.

Mr M rang British Gas in early June to cancel the policy. From the call recording, I’m satisfied that it gave him a choice between cancelling the policy from the renewal date or cancelling it with immediate effect – in which case he would get a small refund. Mr M chose to cancel immediately and to get the refund.

From what he says, Mr M got an independent engineer to look at his boiler in mid-June. Mr M hasn't provided any invoice or other documents from that engineer. But I accept that he told Mr M that his magnetic filter shouldn't be on his flow pipe. I think that engineer changed the location of the filter. I think he also found and resolved a sludged-up heat exchanger.

But I don't find that British Gas has done anything wrong in relation to the filter, in relation to the cancellation or otherwise. So I don't find it fair and reasonable to order British Gas to make any further refund to Mr M, or to reimburse what he paid his engineer, or to pay for a new boiler, or to compensate him for increased gas consumption or to do any more in response to this complaint.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 April 2018.

Christopher Gilbert
ombudsman