

## **complaint**

Mrs V is unhappy with British Gas Insurance Limited's offer of compensation following its mistakes when dealing with a claim under her home emergency insurance policy.

## **background**

Mrs V complains that British Gas misdiagnosed the fault with her boiler when she first reported it, in July 2017. It recommended that she have a power flush carried out. As the policy doesn't provide cover for this, she paid to have this done separately by a third party engineer. This was done in October 2017 and it temporarily resolved the issue.

Mrs V reported problems with her heating again in November 2017. British Gas attended in December and again said a power flush was needed. There were three follow-up visits from British Gas, the last one being on 14 December 2017. Over the course of these visits, British Gas replaced the pump, but this didn't resolve the issue. It also diagnosed the heat exchanger would need replacing, but said this couldn't be done until another power flush had been carried out. British Gas couldn't provide an appointment for this until 15 January 2018, so Mrs V arranged for a third party engineer to attend the property, the earliest she could arrange this for was 3 January 2018.

The third party engineer said that a power flush was not necessary, but he did drain the system to remove blockages. He advised Mrs V the heat exchanger and diverter valve would need replacing. Following this advice, British Gas attended again and replaced both parts, the heating has been working since this was done.

Mrs V now doubts if she ever needed the original power flush, and is upset because she was without heating all over December, including the Christmas period, with three young children at home.

British Gas has accepted it could have done better and reimbursed Mrs V what she paid for the third party engineer's work in January 2018. It originally offered Mrs V £50 in compensation. Mrs V was unhappy with this and bought the complaint to our service.

Our investigator looked into the case and agreed British Gas needed to do more, she thought £150 was a more appropriate award. Mrs V disagreed and so the matter has been referred to me to decide.

I sent out my provisional findings in June 2018, in it I said:

*The original power flush was recommended in July 2017, and carried out in October 2017. Although Mrs V now doubts whether this was needed, there is no way of us knowing either way. But as the heating did start to work, albeit temporarily, after it was done, I think it's fair to assume it may have been.*

*But when the problems reoccurred, the month following the power flush, I don't think it was reasonable for British Gas to recommend the same remedy. It attended the property four times between 3 December 2017 and 14 December 2017. This was four opportunities to diagnose the problem and fix the issue. In fairness to it, it did say the heat exchanger would need replacing but it said it couldn't be done until a new power flush had been carried out.*

*The third party engineer that attended on 3 January 2018 advised a power flush wasn't necessary and drained the system to rid it of blockages. I think it would've been reasonable for British Gas to have tried this. And had it done on its first visit what the third party engineer did Mrs V could have had the issue fixed as early as 3 December 2017.*

*This meant Mrs V was without heating for one month. To be without heating during the winter is at best inconvenient, but to have three young children at home with this going on was stressful for Mrs V. As this time included Christmas, a time when we might spend more time at home, I'm satisfied that this was upsetting for Mrs V.*

*Overall therefore, I consider the total sum of £500 is appropriate to compensate Mrs V for the trouble and upset caused to her by British Gas' handling of this matter, to include: being without heating in the middle of winter with three young children, the trouble of having to arrange and pay for a third party engineer unnecessarily and for the inconvenience of having to be available for the various visits where British Gas was unable to repair the heating. For clarity this £500 includes the £50 British Gas originally offered Mrs V.*

So, my provisional decision was that I intended to uphold Mrs V's complaint.

Both parties confirmed they received my provisional findings and neither had any further comments.

### **my findings**

I have re-considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Because neither party has anything more to add I've reached the same conclusions as set out in my provisional decision and for the same reasons.

### **my final decision**

My final decision is that I uphold this complaint against British Gas Insurance Limited.

I require it to pay Mrs V a total of £500 compensation, including the £50 it originally offered, for the trouble and upset caused by its handling of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 10 August 2018.

Amber Mortimer  
**ombudsman**