

The complaint

Mr I has complained about British Gas Insurance Limited in relation to a claim under his central heating insurance policy.

What happened

Mr I contacted British Gas in late 2021, as his radiators were not heating up properly. British Gas sent out an engineer who changed a pump. British Gas also recommended a powerflush be carried out, as it said there was sludge in the system. In late 2022 Mr I called British Gas out again, as he was still having problems. British Gas changed the pump head and cleared an airlock in a downstairs radiator. I understand, British Gas also changed a manifold. Mr I also says he has had a powerflush done twice and had individual radiators flushed out. He says the water in the system is clean. It is not clear when this was done. Mr I says that the heating worked properly for a few weeks but in January 2023 he called British Gas out again, as he was still not able to get the downstairs radiators to heat up properly.

The engineer that attended in January 2023 said the problem was due to the way the pipework had been configured and that it is only 10mm diameter and not 15mm, which is what is recommended. British Gas says this means the pipes are more likely to block when there is sludge in the system and the only way to rectify this is to replace the pipework. British Gas says that as this is a pre-existing issue with the design and installation of the central heating system, the work required to rectify this is not covered under the policy.

Mr I says that British Gas installed the central heating system in 1979 and so is responsible for any problem with the installation.

British Gas says that any installation work done privately is done by British Gas New Heating Limited which is a separate entity. It has checked with British Gas New Heating and it has no record of this installation as it was so long ago but if Mr I can provide further evidence about this it would review that matter. British Gas did however offer Mr I £40 compensation for delay in responding to his complaint.

Mr I says he does not have the invoice or paperwork for the installation.

One of our Investigators looked into the matter. He did not recommend the complaint be upheld, as he was satisfied that British Gas had acted fairly and reasonably and in line with the policy terms. The Investigator suggested that if Mr I could get evidence that the problem was not the way the pipes had been installed, it could be reconsidered.

Mr I does not accept the Investigator's assessment, so the matter has been passed to me.

Mr I has made a number of points in support of his complaint. I have considered everything he has said and have summarised his main points below:

- He has a contract with British Gas that means it has to repair his central heating. How it achieves this should not be down to him or at his expense.
- The word of the engineer saying there was a design fault has been accepted but his

word that British Gas installed the system is not accepted, which is unfair.

- The pipework in his house is 10mm microbore, not 15 mm. This is what was recommended by British Gas when it installed the system. The larger size is 15 mm not 22mm.
- The system was working fine until September 2021, which suggests it is not a problem with the design of the installation.
- He has been told that clearing blockages from 10mm pipes is done all the time and there should be no issue.
- The engineer that attended in January 2023 did not check for any fault during that visit and did not investigate whether anything else was causing the problem.
- British Gas has not specified what work needs to be done or the potential cost of that work.
- He cannot get an engineer to find the cause of the problem, as no one including British Gas has been able to find the problem. British Gas should investigate more thoroughly.
- His heating is still not working properly. He has had several operations and needs to be able to keep warm.

What I've decided – and why

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

Mr I's policy provides cover for his boiler and central heating. However, like most other such insurance policies, it does not cover every possible thing that might cause a fault or failure of his central heating system. The policy term relevant to this complaint is the following exclusion:

"Pre-existing faults

Your products don't include cover for any faults or design faults that:

- *were already there when your boiler, appliance or system was installed;*
- *existed when you first took out the product."*

Mr I disputes that the way the system was installed is the problem and says the problem has not been investigated properly.

I can see Mr I feels very strongly about this but there is no evidence apart from what he has said that British Gas is wrong that it is the way the pipes were installed that is causing the issue and that re-piping is the way to get the heating working properly.

Mr I is not happy that British Gas's engineer's word is being taken over his about this but I do not think it is unreasonable to rely on a qualified gas engineer about the reason for the central heating not working and the proposed way to resolve that. Even if the engineer did not carry out any tests or investigation during the visit in January 2023, his opinion would have been based on the history and his knowledge. I also note that British Gas's records say that during the January 2023 visit he balanced the radiators.

Given this, in the absence of any other engineer's opinion or report that establishes there is another reason for the continuing problems, I do not think it is unreasonable for British Gas to rely on its engineer's opinion of the cause of the problem. And as such the work needed is excluded from cover.

Mr I also says the pipework is not 15mm but is 10mm diameter and, in any event, he has been told 10mm pipes can be cleared of blockages. I've not seen any convincing evidence

about the size of the pipework but even if Mr I is correct, I do not think it makes a difference to the outcome of this complaint. I say this because there is no engineer's opinion that says the problem is not with the way the pipework was installed.

Mr I is also unhappy that British Gas has not provided any further detail or information about the design or pipework fault and how much this would cost to rectify. He can ask British Gas for that information.

Mr I is also adamant that British Gas installed the system, so it is responsible for any fault in the way it was installed. While it would not have been British Gas Insurance that installed it, it has agreed to review the matter if Mr I can provide evidence that British Gas New Heating installed it. The system was apparently installed in 1979, so I do not think it is unreasonable that British Gas does not have a record of the installation. Mr I has not been able to provide a receipt or any other installation documents. He says his neighbour can provide testimony that they saw British Gas vans outside his property for weeks when it was being installed. I do not think this on its own would be enough. If Mr I is able to provide convincing evidence about the installation or the cause of the problem with the heating, then that can be considered, first by British Gas and then by this service if required.

While I acknowledge Mr I's frustration that his heating is still not working properly, for the reasons given above, I do not consider that I can reasonably require British Gas to do anything more. British Gas offered £40 compensation for a delay in responding to Mr I's complaint. I think this is reasonable. I do not know if this has been paid yet or not.

My final decision

I do not uphold this complaint. British Gas Insurance Limited has already made an offer to pay Mr I £40 compensation and I think this offer is fair. So my decision is that British Gas Insurance Limited should pay Mr I £40, if it has not already been paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 7 December 2023.

Harriet McCarthy
Ombudsman