

The complaint

Mr O complains British Gas Insurance Limited handled his boiler breakdown claim poorly.

What happened

In January 2023 Mr O's boiler broke down. He claimed against his British Gas boiler and controls breakdown insurance policy. The claim involved four visits, and various attempts at repair, by British Gas' engineers. Eventually the boiler was condemned and Mr O paid for a replacement.

Mr O's unhappy with the service he received. He feels the claim should only have required two engineer visits rather than four. He says the matter has caused him inconvenience – including spending around seven hours dealing with the claim and his complaint. He's particularly concerned that British Gas' engineer twice declared his boiler safe to use when it was actually very dangerous. He's also upset that an engineer was rude to him. To put things right he said he would like British Gas to acknowledge, and apologise for, its mistakes and their impact on him.

Mr O has complained to British Gas. It offered him £150 compensation to recognise some poor service it had provided. He wasn't satisfied with that so came to the Financial Ombudsman Service.

Our Investigator wasn't persuaded by British Gas' explanation that the reason for multiple repairs was the boiler experiencing several unrelated problems. She felt being given misleading information about how long he would need to wait for repairs would be upsetting for him. She added he had experienced additional inconvenience as he had to try to rearrange a further inspection after an engineer failed to repair the boiler. So the Investigator recommended the compensation be increased to a total of £250 to recognise the impact of British Gas' mistakes on Mr O.

British Gas didn't accept that outcome, so the complaint was passed to me to decide. It didn't accept it had misdiagnosed the fault with the boiler – or that it was ever dangerous. It said instead, due to the age of the boiler, there were multiple problems with it.

I issued a provisional decision. Its reasoning forms part of this final decision, so I've copied it in below. In it I explained why I didn't intend to require British Gas to pay any additional compensation. I invited it and Mr O to provide any further information for me to consider before issuing a final decision. Both replied to say they had nothing further for me.

what I've provisionally 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.

As this is an informal service I'm not going to respond here to every point or piece of

evidence Mr O and British Gas have provided. Instead I've focused on those I consider to be key or central to the issue. But I would like to reassure both that I have considered everything provided.

According to British Gas it's common for older boilers to experience unrelated faults after a component is replaced. It estimates Mr O's was at least 17 years old. It's explained that at each visit a separate repair was made. Its position is that is why so many visits were required, rather than due to mistakes by its engineers.

British Gas' site visit notes and its explanations give some support to unrelated repairs being made for different issues with the boiler. I'm persuaded that, mainly, the follow up visits weren't avoidable – or resulting from its failure to accurately diagnose problems.

However, I can't say that with much confidence for one aspect – an insulation panel that had fallen onto the boiler's burners. That wasn't spotted by the first engineer. But I accept it's possible it was a problem that only developed after his visit – so something he couldn't have been aware of.

This issue left the property without heating for four days until various ordered parts were fitted. However, it seems likely that outcome would have been the same had the problem been identified at the initial engineer visit – as either way parts would need to be ordered and fitted.

My understanding of events is that Mr O had an old boiler that ultimately required replacement. British Gas made various attempts to repair it. One of those attempts may have involved an inadequate inspection or diagnosis. And eventually it was accepted that the boiler couldn't be efficiently repaired, so a replacement was agreed.

In conclusion I accept there may have been one example of poor assessment by one of British Gas' engineers. That may have resulted in Mr O operating an unsafe boiler for a few hours (British Gas denies this). British Gas did return to reinspect the boiler in reasonable time after Mr O raised concern. Having considered Mr O's account I accept one of the engineers was dismissive of his concern and that he was given misleading information about how long until one of its engineers would be available for a follow up visit.

Whilst I accept British Gas did get some things wrong, and that these did cause Mr O some unnecessary distress and inconvenience, I'm not persuaded the impact was enough to justify any additional compensation – or for me to require British Gas to provide any further apology. The £150 offered already seems a fair amount to me. So I don't intend to award any additional compensation or require it to do anything differently.

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.

Neither Mr O or British Gas provided any further information or comments. So I don't see any reason to change from the position set out in my provisional decision. That means I'm not awarding any additional compensation or requiring British Gas to do anything differently.

My final decision

For the reasons given above, I don't require British Gas Insurance Limited to pay Mr O any additional compensation or to do anything differently.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 27 November 2023.

Daniel Martin
Ombudsman