Ombudsman Decision
CIFO Reference Number: 25-000111
Complainant: Mrs B
Respondent: OVO Insurance Services Ltd, as underwriter for the home emergency insurance provided by Corgi HomePlan

Complaint

Mrs B has a home emergency insurance policy with OVO Insurance Services Ltd. She complains that a plumber who was sent to fix a leak caused extra water damage to her home because he didn't repair it properly.

Background

Mrs B's OVO home emergency insurance policy includes cover for plumbing. Although these policies are provided by OVO, they are sold and administered by Corgi HomePlan on behalf of OVO and are branded as Corgi policies. So, when I refer to OVO, this includes its agent Corgi.

Mrs B's son, Mr R, phoned OVO to say water was leaking through a ceiling. OVO sent a plumber round to take a look. He found that the toilet had a leaking joint, so he repaired and sealed it.

Mr R called OVO again that same evening to say the leak was still there and water was coming through the ceilings of the two floors below the bathroom. OVO's call handler arranged for a different plumber to visit the next day, and suggested to Mr R he could turn off the water at the mains in the meantime.

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[1] Financial Services Ombudsman (Jersey) Law 2014 Article 16(11) and Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014 Section 16(10)

Mr R phoned OVO again the next morning and asked when the plumber would be coming. A different OVO call handler said it would be between 12pm and 4pm. When Mr R said he felt this was too late because of the ongoing leak, the call handler arranged for an emergency plumber to visit. In the meantime, the call handler asked Mr R to turn the water supply off at the stopcock, and suggested it might be found underneath the sink.

When the second plumber came, he found a leak in the shower, so he fixed it – and this stopped the leak. He then told OVO he had removed the shower hose and isolated the water supply. Mrs B says he also told her that shower repairs were not covered by the policy.

Mrs B complained to OVO. She wanted OVO to cover the cost of repairing the water damage. OVO said that, whilst it agreed with Mrs B there was still a leak after the first plumber's visit, it didn't agree this was the first plumber's fault. This was because the first plumber had fixed the toilet's joint and it wasn't leaking when he left. According to OVO, there was a second leak in the shower – and Mrs B's policy didn't cover repairs to leaks coming from the shower.

Mrs B disagreed with OVO and brought her complaint to CIFO. She said, in summary:

- The first plumber didn't "*adequately address the root cause of the leak*".

- Irrespective of the repair to the shower not being covered by the insurance policy, she believed the leak from the toilet had caused extensive damage.

- The insurance policy "*should cover the totality of the damage caused by an unresolved leak, regardless of whether the leak was in the shower or elsewhere*."

Mrs B wants £1,600 from OVO to cover the cost of repairing the water damage. She also wants additional compensation for the inconvenience and stress OVO caused to her.

The adjudicator did not recommend that Mrs B's complaint should be upheld. She found it more likely than not that a second leak, from the shower, had caused the damage to the ceilings and the floors below. She did not agree with Mrs B that OVO hadn't met its obligations under the policy, and she concluded that Mrs B and Mr R could have prevented some of the damage if they had turned the water off at the stopcock earlier.

Subsequent Submissions

Mrs B did not agree with the adjudicator's conclusions – saying, in summary:

- There was only one leak – which carried on after the first plumber's visit. The damage to her home was caused by OVO's failure to repair that one leak.

- Her attempts to prevent the damage had been genuine and obstructed by poor service from OVO – particularly when it didn't tell her about how to turn the water off.

- The policy exclusion regarding showers did not apply in these circumstances. There was no separate fault with the shower fittings.

- The second plumber identified a pipe that needed to be disconnected. That successfully resolved the issue.

In response, OVO said, in summary:

- The initial callout happened when water was already coming through the ceiling. This was resolved when the first plumber repaired the toilet joint.

- When Mr R called back to say the leak was getting worse it sent a second plumber, who found a different leak from the shower.

- The second plumber disconnected the handheld shower head and pipe.

Findings

I have considered all the available evidence to decide what is, in my opinion, fair and reasonable in the individual circumstances of this complaint. In situations where there are differences of opinion but the evidence doesn't definitively support one view over another, I reach my conclusions on the balance of probabilities – that is, what I consider to be most likely to have happened in the specific circumstances.

When she first came to us, Mrs B said "*it is important to note that the initial leak, originating from the compression joint in the toilet, is the key issue, and the second leak was a result of a separate failure.*" Mrs B has since said she believes there was a single, ongoing leak – and the first plumber should have repaired it.

It's clear that water stopped leaking after the second plumber visited Mrs B's home. This leads me to conclude, on balance, that it was his repair to the shower which ultimately fixed things. So, given that the problems stopped after the second plumber's visit, in my view the complaint turns on whether the first plumber should have done anything differently. More specifically, did he not do something he should have done – or did he make an ongoing situation worse?

The first plumber found a leaking toilet joint, so he repaired and sealed it. If the toilet joint had continued to leak, I consider it most likely the second plumber would have seen this leak, repaired it, and reported his work to OVO. But this isn't what happened. Instead, the second plumber just found a leaking shower – which he repaired. So, I'm satisfied that there were, in fact, two leaks – rather than just the one, as Mrs B has more recently suggested.

The real issue, then, becomes this: should the first plumber also have identified and repaired the leaking shower? After fixing the toilet joint, it's more likely than not the first plumber thought he'd fixed the problem, so he didn't go looking for other leaks. But even if he had have done, the policy says OVO doesn't cover "*loss or damage caused by or resulting from leaking appliances (e.g. showers, shower trays….)*". Indeed, Mrs B recalls the second plumber saying that shower repairs aren't covered under the policy. Given that the policy doesn't cover shower leaks, on balance I wouldn't necessarily have expected the first plumber to have looked for problems in an area not covered by the policy.

Mrs B also recalls the second plumber telling her about a pipe that had been disconnected. I cannot be certain what the second plumber told Mrs B about this, but he may well have been referring to the shower 'flexi-pipe' which is attached to the shower head. I say this because the second plumber separately told OVO that he'd removed this part of the shower – and it's not in dispute the leak stopped after he did this. But, either way, and in any event, neither Mrs B nor Mr R said they saw any other disconnected pipe, and neither plumber told OVO that there was one.

So, in summary, I find that any additional damage wasn't caused by anything the first plumber either did or should have done, and I further conclude that OVO didn't act unreasonably in trying to meet its obligations under the policy. So it wouldn't be fair or reasonable for me to award Mrs B any compensation here.

Finally, I've considered whether OVO should have offered more guidance to Mrs B and Mr R about how to turn the water off at the mains, and whether OVO should have given guidance earlier.

After the first plumber left, Mr R called OVO again that evening. The call handler said Mr R could turn off the water at the mains. The following morning, a different OVO call handler told Mr R that a plumber was scheduled to arrive between 12pm and 4pm. When Mr R said that would be too late, the call handler arranged for an emergency plumber. The call handler also told Mr R he could limit the damage in the meantime by turning the water off at the mains.

A water supply doesn't need to be turned off for every plumbing repair, but the morning call handler asked Mr R to turn it off when she realised there might be an emergency. She suggested the stopcock might be underneath the sink. Stopcocks can be found in a variety of locations depending on the house and the location from where the water is being supplied. I've no doubt this was clearly a stressful situation for both Mrs B and Mr R, but on balance I can’t conclude that OVO’s call handler could have done much more than she did. Because both call handlers mentioned turning the water off at the mains, I don’t find OVO acted unreasonably.

Final Decision

For the reasons I have explained, my Final Decision is that I do not uphold Mrs B’s complaint.

Ross Symes
Ombudsman

Date: 24 November 2025