Ombudsman Decision
CIFO Reference Number: 25-000347
Complainant: Mr S
Respondent: OVO Insurance Services Ltd, as underwriter for the home emergency insurance provided by Corgi HomePlan

Complaint

The Complainant, who I shall refer to as Mr S, complains, in summary, that he was dissatisfied by the time it took OVO Insurance Services ('OVO') to arrange a repair to a leaking pipe on his boiler.

Background

Mr S reported a leak to a pipe on his boiler to OVO in late April 2025, but it was only repaired on 30 July 2025. Mr S said that delays had been caused by OVO not agreeing the repair was covered, and engineers not attending when planned. OVO has said the main delay to the repair was due to a specific tool being required, which was not usually carried by engineers and which needed to either be purchased specially, or rented in order for the repair to completed.

OVO accepted that the repair had taken too long and the communication with Mr S had not been as he should have expected. It upheld his complaint and paid him £300 compensation. Mr S rejected this.

An Adjudicator at CIFO considered Mr S's complaint and agreed that the overall timeframe to repair the leak to Mr S's pipe was unacceptable and involved multiple engineer visits that caused Mr S distress and inconvenience. But she said that due to several reasons, in particular the

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

specific tool needed to complete the repair, OVO was not always in a position to be able to control the timeframe and she highlighted that OVO had contacted over ten engineers trying to find one that had the tool available.

She also said that the repair was further delayed by parts not arriving when expected or being incorrect when collected. The Adjudicator acknowledged that OVO could have communicated with Mr S better, particularly in respect of planned engineer visits, and accepted that he had been incorrectly reassured on occasion that the right parts were available when then were not.

The Adjudicator upheld the complaint and recommended an award of £550, to reflect the level of distress and inconvenience caused to Mr S by the long delay and degree of disruption he had suffered.

Mr S did not agree and requested a review of his complaint. Therefore his complaint has been passed to me for final decision.

Subsequent Submissions

The CIFO Adjudicator asked Mr S what he felt would be fair compensation. Mr S said:

'I believe it does not fairly reflect the stress and inconvenience we have experienced…..It is important to note the time it took for the decision to be made to repair the leak.

Initially, the repair was refused due to them saying that the type of pipe was not covered. Only after a long discussion did they agree to refer the matter to their technical team, who then approved the repair. In my view, the leak should have been addressed much sooner. I also had to spend unnecessary time explaining that this pipe was covered, when this should have already been known to them and the repair should not have been refused in the first place.'

OVO had nothing further to add.

Findings

I have considered all the available evidence and arguments to decide what is, in my opinion, fair and reasonable in the individual circumstances of this complaint.

In setting out my decision, I haven't necessarily mentioned or addressed every point raised by the parties. Instead, I've concentrated on the key issues that I think are central to the outcome of the complaint. This is in keeping with our established purpose to act as an informal alternative to the courts.

Where necessary or appropriate, I've reached my conclusions on the balance of probabilities; that is, what I consider is most likely to have happened, in light of the available evidence and the wider surrounding circumstances.

The insurance contract between OVO and Mr S covers breakdowns and, in this instance, Mr S reported a water leak and an engineer was sent to visit his home to assess and diagnose the problem, as required by and covered under this contract.

The attending engineer advised OVO he had found three leaks in a plastic part of a pipe and was struggling to find a replacement to fix the connection to a copper pipe. Because the engineer was unable to source the correct replacement, OVO sent a different engineer for a second opinion on 7 May 2025. This engineer told OVO there was a constant drip, but it was contained and a specialist 'RIIFO lengthened manual press tool' would be required. Unfortunately the engineer did not have this tool.

From this point and into June, a number of engineers came to Mr S's home in attempts to repair the leak, but none were successful and I have no doubt this caused Mr S considerable inconvenience. However, I do note that he had hot water and central heating for the majority of this period. I understand that the repair was finally completed at the end of July 2025.

It is clear that this repair took far longer than it should. And this will have caused Mr S significant inconvenience. It is also clear that OVO made considerable efforts to rectify the leak. But the fact that the tool required to fix the leak was unusual justifies some of the delay – but not to the extent that occurred. I believe that, if OVO had sought to address this specific issue earlier, rather than send multiple engineers, the leak would have been fixed much sooner.

I note that Mr S said that be believes it was the discussion whether the pipe was covered or not that created the delay. But I do not consider this discussion material to the timeframe the repair took to complete.

The £550 OVO has agreed to pay would fall within CIFO's 'substantial' range in terms of awards of this nature. My view is that, considering the matters complained of carefully, this a fair and reasonable award.

OVO has already paid Mr S £300, so my award is to pay him a further £250.

Final Decision

For the reasons I have explained, my Final Decision is that I do uphold Mr S's complaint and, subject to his acceptance, require OVO pay him a further £250 – which will make a total of £550 in compensation, taking into account the £300 already paid.

David Bird
Ombudsman
11 February 2026