Ombudsman Decision
CIFO Reference Number: 25-000445
Complainant: Mr B
Respondent: OVO Insurance Services Limited

The complainant, Mr B, complains about OVO Insurance Services Limited's handling of a claim under a Corgi HomePlan insurance policy. The claim relates to a boiler fault.

Background

In early January 2025 Mr B's boiler was displaying a fault code 'EA' and he contacted OVO for support. OVO appointed an engineer who attended on 7 January who found the boiler to be working and after carrying out an inspection concluded that the underfloor heating manifold was blocked. This wasn't covered by Mr B's policy, but the engineer left with the boiler working.

A different engineer attended the following day for the same fault who concluded the underfloor heating manifold was blocked as was a condense trap, which he cleared. Again, the boiler was left working.

Mr B instructed his own engineer who inspected and repaired the underfloor heating, which included replacing a pump, mixing valve, and carrying out a power flush. He says the boiler EA fault code continued intermittently after these repairs showing there was nothing wrong with the underfloor heating and the fault lay with the boiler. He arranged with a different company to replace his boiler and has not experienced a fault code since doing so. Mr B suggests OVO should pay him £750.

During my investigation it became apparent that Mr B had not contacted OVO after 8 January and before replacing the boiler in March to advise that the underfloor heating had been repaired and yet the boiler fault continued. I explained that while he had reported the fault on each occasion in January, OVO's engineers had concluded the underfloor heating had issues which could be responsible but, in any case, he was left with a working boiler. I said I was satisfied OVO's conclusions on the underfloor heating were reasonable because two different engineers had come to the same conclusion, and his own engineer carried out several repairs. Had the underfloor heating been without fault then I found it highly unlikely his engineer would have carried out the repairs that he did.

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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)

I also pointed out that Mr B had not contacted OVO after 8 January and so OVO was unaware that he had had the underfloor heating repaired and notwithstanding, the fault code apparently continued.

Mr B didn't agree with me and we had further exchanges, which didn't change my view on his complaint. He said, for example, that he didn't continue reporting the fault code to OVO as he felt it would lead to the same conclusion, so he sought independent advice. The advice was the boiler was old, unreliable and replacement was the most sensible solution.

I explained to Mr B that OVO had done what it was supposed to do under the policy: engineers attended his property, inspected the boiler, fixed what needed to be done and left him with a working boiler. I said the difficulty for holding OVO responsible for anything else lay in the fact that he did not contact OVO after repairing the underfloor heating. OVO couldn't inspect or remedy an issue it didn't know anything about. It was also the case that he was not entitled to a replacement boiler or contribution under his policy.

Mr B continued to disagree and more recently said he felt OVO did have an opportunity to act after 8 January. This was because OVO had issued a post-visit feedback survey and chased a response in early February. And he also had a conversation with OVO around 8 January regarding replacement options should the boiler not be repairable. Unable to agree, Mr B's complaint is now for a final decision.

Findings

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

I don't intend to rehearse all the exchanges I have had with Mr B as I have given a comprehensive overview in this decision already. The issue remains as to whether OVO unfairly handled Mr B's boiler fault code claim.

There's no dispute that Mr B's boiler had an intermittent fault code and when he reported the fault OVO was expected to attend. His policy covers engineer attendance and where the boiler is repairable the cost of repair is up to £2,000. As Mr B's boiler was well-over 10 years old, he was not entitled to a replacement or contribution should the boiler be beyond economic repair.

In January 2025 OVO tasked engineers to attend Mr B's property on 7th and 8th for separate fault code notifications. Inspections took place and repairs carried out (clearing the condense trap), but both engineers identified issues with the underfloor heating system. At this point OVO had carried out its policy liability, the underfloor heating not covered, and had left Mr B with a working boiler.

Although Mr B had an independent engineer carry out repairs to the underfloor heating, and he says the fault code continued, OVO can't be held liable for something it knows nothing about and had no opportunity to put right. The policy terms are clear that for all claims Mr B must tell OVO as soon as he can. He had seemingly complied with that previously as evident in his calling OVO on 7th and 8th January. The next time he contacted

OVO was after he had the boiler replaced and so didn't tell OVO as soon as he could about the continuing fault code.

OVO's engineers previously identified problems with the underfloor heating which could have been causing the fault code. Had Mr B contacted OVO after the underfloor heating had been repaired, and informed OVO that he was still experiencing problems with the boiler, then OVO would have had a contractual duty to attend and repair (if repairable). But OVO did not have that opportunity and so it would be wholly unreasonable of me to require it to pay anything as a compensatory amount to Mr B.

I have considered the fact that Mr B had reported the EA fault to OVO in 2021 and he'd had the boiler serviced annually by OVO. OVO's engineers attended and repaired the boiler when needed. I don't find that OVO should have done anything differently. The main difficulty in agreeing with Mr B is that he didn't revert to OVO after having the underfloor heating repaired to advise that the EA fault was still intermittent. As such, OVO couldn't have supported him in the absence of that vital information.

Final Decision

My final decision is that I do not uphold this complaint, and I do not require OVO Insurance Services Limited to take any further action.

Sean Hamilton
Ombudsman

Date: 22 December 2025