Ombudsman Decision
CIFO Reference Number: 25-000198
Complainant: Miss M
Respondent: OVO Insurance Services Limited

The complainant, Miss M, complains about the delay she experienced in OVO Insurance Services Limited arranging for an engineer to return to her property to attach a grill that had not been refitted following a repair.

Background

In March 2025 Miss M had claimed on her policy for a repair which was completed on 8 March. I will not go into the background of the repair as this relates to a separate complaint that Miss M is pursuing, which is outside of CIFO's mandate.

The timeline relevant to this complaint is as follows:

On 16 March Miss M identified that the grill had not been replaced on her boiler after a repair had been completed, she emailed OVO and asked how she should reattach this.

On 19 March Miss M asked OVO to send an engineer to reattach the grill. OVO contacted an engineer, and they confirmed that they would attend the same day within a 4-hour slot. That afternoon Miss M received a call from the engineer that he couldn't attend, and they agreed his attendance within a 2-hour slot on 25 March. The engineer failed to attend as promised.

The following day, Miss M complained to OVO and requested that a different engineer attend. An engineer attended and refitted the grill that same day.

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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)

OVO acknowledge the service fell short. The excess from the original repair had already been refunded as part of Miss M's prior complaint and a further £100 was paid by way of an apology for the issue with the grill.

Miss M doesn't think £100 is sufficient and believes more than £400 is fair as she had to take 3 days of annual leave to be available for the engineer.

The adjudicator upheld Miss M's complaint but explained that CIFO could not compensate for her loss of earnings and concluded the £100 offered by OVO was fair and reasonable in the circumstances.

Miss M did not accept the recommendation and therefore the complaint has been referred to me 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.

OVO accepted there were shortcomings in the way it responded to Miss M's claim. I therefore need to decide whether the overall settlement OVO has offered is fair and reasonable in all the circumstances.

Some disruption in facilitating the engineers' visit was unavoidable, but I accept that Miss M was inconvenienced when waiting for the engineer who did not attend as scheduled on two occasions.

I have carefully considered the complaint taking full account of Miss M's comments, the missed appointments and the calls and emails with OVO. Miss M has asked that I consider the loss she incurred due to taking annual leave. The nature of annual leave is that it is paid time off, not unpaid, but I appreciate Miss M didn't use her leave as she may have intended to. I've thought about this in considering what overall compensation for distress and inconvenience is fair and reasonable.

Having regard to the general levels of awards we make - I have reached the same conclusion as the adjudicator, and am satisfied OVO's offer of £100 is fair. The amount reflects the inconvenience of having to use annual leave in a way Miss M hadn't anticipated and engineers not turning up when they should have. There was no disruption of service and so £100 reflects the minor nature of the inconvenience.

Final Decision

For the reasons I have explained, my Final Decision is that I uphold this complaint. I am satisfied the compensation OVO Insurance Services Limited has already paid is sufficient, and I do not require it to pay anything further.

Sean Hamilton
Ombudsman

Date: 8 September 2025