

The complaint

Mr S is unhappy about how OVO (S) Home Services Limited, trading as SSE Home Services Limited (SSE), dealt with a claim for his boiler under his home emergency insurance policy.

What happened

Mr S contacted SSE to report that noises were coming from his boiler. As he was due a boiler service, this was arranged for the next day and SSE said the engineer would look at the issue during the visit. However, when the engineer visited, he said that he wasn't aware of the boiler noise issue and only had time to complete the service.

It then took several further visits by SSE to deal with the boiler noise. After SSE's final visit, there was a strong smell of gas. Mr S contacted the gas network, which sent an emergency gas engineer. The engineer found a gas leak.

When Mr S complained to SSE, it didn't uphold his complaint. It said that it had taken several visits to repair the boiler because initially it couldn't find a fault and then when a fault was found, it had to order parts. It said that it was aware that a gas leak had been found but that as the gas emergency engineer had fixed the issue, this suggested that the leak wasn't severe.

Mr S complained to this service. Our investigator said that SSE could have done more to resolve the issue with the boiler and that it more likely than not caused the gas leak. He said SSE should pay Mr S £200 compensation for the distress and inconvenience.

As Mr S did not agree, the complaint has been referred to me.

I issued my provisional decision on 10 June 2020. In my provisional decision, I explained the reasons why I was planning to uphold the complaint. I said:

"Looking at the issue with the boiler, this clearly took a long time to resolve. The first visit by SSE was to carry out a boiler service. This was under a service contract, which isn't covered by our service as it isn't regulated by the Financial Conduct Authority. I'm therefore unable to comment on the visit itself. However, I accept that Mr S had an expectation that SSE would deal with the boiler noise at that visit and that this was the first in a series of visits by SSE to deal with his boiler.

When Mr S contacted SSE again about the boiler noise, it sent an engineer to look at the issue. The engineer diagnosed that the expansion vessel needed recharging. He did this, ran some tests and didn't find any other faults. The boiler was functioning when the engineer left. However, about two months later another engineer visited because the boiler was still making noises. The engineer's notes record that he didn't find an issue, but that he wasn't provided with any previous history for the job, so didn't have any other information to inform him. Another engineer visited about a month later because the boiler was still making noises. He diagnosed the likely issue and ordered new parts. About a week later, two engineers visited to fit the new parts. During that visit, they identified that a new pump was also required. This was ordered and fitted the same day.

As a result of all of the above, it took about four months to identify and deal with the issue. This is clearly a significant amount of time and I can understand that Mr S found this frustrating and unsatisfactory. In addition, the visit where the engineer wasn't given any background information by SSE is likely to have made it harder for him to look at the issue in context and to make any progress with resolving the underlying problem. I also note that once the problem was properly diagnosed, SSE quickly dealt with it, including ordering an additional part and fitting it the same day.

However, I'm aware that Mr S's main concern is about the gas leak and the potential consequences of this. When SSE left Mr S's home, the records show that the boiler had passed the gas safety checks. The same day, Mr S phoned the gas network to report a gas leak. An emergency gas engineer arrived soon after and found a leak. Based on what Mr S has said, and the circumstances of the case, I think that it is more likely than not that there was a gas leak as a result of SSE's visit.

Mr S says that the emergency gas engineer told him that it was a major gas leak. SSE has said that it was likely that it was a minor gas leak because the engineer was able to deal with it on site. The gas network doesn't provide records of its visits. Regardless, I can understand that Mr S was extremely concerned about the gas leak and the potentially serious consequences if it hadn't been dealt with promptly.

I am aware that Mr S wants action to be taken against SSE as a result of the gas leak. I understand that Mr S has already raised his concerns about the gas leak with the gas network and that he has confirmed that the appropriate body was notified. It would be for those organisations to decide what action, if any, needed to be taken as a result.

I am also aware that Mr S wants £1,000 compensation as a result of the gas leak. However, it isn't the role of this service to fine or punish a business - that is the role of the regulator. The role of this service is to look at whether SSE acted reasonably and fairly and in line with the terms and conditions of the insurance policy. Thinking about the full circumstances of the case, I'm currently of the view that SSE could have done more to address the issue with the boiler. As a result, I'm minded to say that SSE should pay Mr S £200 compensation for the distress and inconvenience caused with resolving his claim. In addition, the gas leak was likely to have increased Mr S's gas bill. SSE should also therefore refund Mr S £10 for any extra cost on his gas bill."

I asked both parties to send me any more information or evidence they wanted me to look at by 10 July 2020.

SSE responded and accepted my decision.

Mr S raised a query about how this service awards compensation.

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.

Having done so, I've decided to uphold this complaint in line with my previous findings.

Putting things right

SSE must pay Mr S £200 compensation for the distress and inconvenience caused by resolving his claim. In addition, the gas leak was likely to have increased Mr S's gas bill. SSE must also therefore refund Mr S £10 for any extra cost on his gas bill.

My final decision

For the reasons I've given above and in my provisional decision, my final decision is that this complaint about OVO (S) Home Services Limited, trading as SSE Home Services Limited (SSE) is upheld. It is required to:

- Pay Mr S £200 compensation for the distress and inconvenience.
- Refund Mr S £10 for his gas bill.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 17 August 2020.

Louise O'Sullivan
Ombudsman