

The complaint

Miss M complains that OVO (S) Home Services Limited trading as SSE provided misleading information about the cover available under her heating breakdown policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving the reasons for my decision.

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'm not upholding this complaint, and I'll explain why.

- Miss M has provided a screenshot from a policy booklet which makes it seem as though an annual service was provided by OVO. I've looked at the full document online and I see that this was for the SSE Home Services policy, which was a later policy offered by OVO and isn't the same cover held by Miss M.
- As OVO has explained in its final response letter to Miss M of 11 January 2023, the SSE Home Services policy does include an annual service, but Miss M holds SSE Heating Breakdown cover.
- I've looked at the information that was sent to Miss M as part of her welcome pack. The letter explained that OVO would provide a free boiler service in year one only, and that this did not form part of the insurance policy. And in her policy terms, under a list of key exclusions and limitations, it says annual service of your system (system is defined within the policy as the boiler and controls or the central heating system).
- I'm satisfied this made it clear what cover Miss M held, and that the free boiler service was only offered by OVO in the first year. I therefore don't find that OVO misled Miss M.
- Miss M says she didn't receive the welcome letter and policy terms; however, I see that the welcome letter was sent to the correct address.
- Miss M has also said that she's on the Priority Services Register, and she thinks this means OVO should follow up any written correspondence with a phone call. Though as our investigator has explained, this register is relevant to the energy department and isn't offered under her heating breakdown cover. If Miss M would like OVO to communicate with her differently in respect of her heating breakdown cover, I would suggest that she advises OVO of this directly.

I therefore don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 24 October 2023.

Chantelle Hurn-Ryan
Ombudsman