

## **The complaint**

Miss W complains National House-Building Council (NHBC) have declined her building warranty claim.

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 my 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 agree with the conclusions reached by the investigator for these reasons:

- Miss W has said the cladding on her property is deteriorating in an area she says is housing what she believed to be a type of motor. She has provided photos of the area concerned
- NHBC declined Miss W's claim. They said the area of concern, in the photos Miss W provided, was an external vent cover and wasn't covered under the warranty. NHBC said this would be a maintenance issue that would fall to the homeowner to resolve
- I've looked at the relevant part of the warranty and what it covers and I can see it includes roof coverings
- I've looked at photos Miss W provided. The photo shows a structure with grill holes, which does appear to be of a different material to its surrounding area. The structure itself is showing signs of deterioration but from reviewing the information available I'm more persuaded by what NHBC have said – that it is an external vent cover – and not roof covering. So I'm not intending to interfere with their decision to decline Miss W's claim
- Miss W is also unhappy NHBC relied on the photos she provided to assess the claim and haven't investigated by attending the property. It's not unusual in some circumstances for an insurer to decide claims in this way. And considering the information available, I don't think it was unreasonable for NHBC to do so in these circumstances
- Miss W raised other issues relating to how NHBC have handled her complaint. She has also raised concerns about NHBC not responding to further points following their final response
- NHBC accepted they referenced something that wasn't related to her claim in their correspondence. However, I can see NHBC managed Miss W's expectation early in the claim that it wouldn't be covered and pointed to the section of the policy that was

relevant. NHBC also reiterated their stance in further communication, including in their final response. So, although I appreciate Miss W's comments and why she is frustrated, I don't think this affected the outcome of her claim

**My final decision**

My final decision is that I do not uphold Miss W's complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 25 August 2021.

Michael Baronti  
**Ombudsman**