

## The complaint

Mr W complains Great Lakes Insurance UK Limited (Great Lakes) unfairly declined a claim he made on a home insurance policy.

## What happened

Mr W held a home insurance policy with Great Lakes. The details of his complaint, are well known to both parties, so I'll briefly summarise what happened.

- Mr W made a claim for a television that had been damaged while he was mounting it on a wall.
- Great Lakes declined cover for the claim. It said the television fell within the definition of "contents" and Mr W hadn't taken contents cover as an option when he took out the policy.
- Mr W complained. He thought the damage should be covered under the buildings cover for damage to glass. When Great Lakes rejected his complaint, he referred it to our service.
- Our investigator thought Great Lakes had acted fairly. Mr W didn't agree and asked for an ombudsman's 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.

I don't intend to uphold Mr W's complaint as I think Great Lakes' decision to decline cover for the claim was reasonable.

There isn't any dispute that Mr W's policy didn't include cover for contents. Mr W believes his claim should be covered as the buildings section (which is included) provides cover for *"Accidental damage of glass, ceramic hobs or sanitary ware that's fixed to and forms part of your home."* Mr W says that because his television's glass screen was damaged, and the television was fixed to a wall (with wiring for the television being behind the wall), the television (and its screen) should be considered to be fixed to and form part of the house.

However, the policy terms and conditions, when it details the contents cover, says this includes *"household goods."* The policy says, within the definition of *"household goods"* that *"Furnishings, lamps, linen, pots and pans, plates, cutlery, crockery, furniture, **televisions** and freestanding white goods all count as contents."* (My emphasis added).

I'm satisfied the clear intention of the policy is that cover for televisions is only available if the contents cover is included. I think to say that the screen of a television falls within the buildings cover for damaged glass would directly contradict the inclusion of televisions in the contents cover.

I don't think it's reasonable simply to say that the television has a glass screen, and was fixed to a wall so it should be considered to be fixed to and form part of the house. I don't

think that's reasonable interpretation of the cover intended under this section. It would seem to me the intention of this cover would be for glass items such as windows, not electrical items containing glass. To argue that this cover does extend to cover television screens would be to ignore the definition of household goods, which I've covered above. The policy terms and conditions need to be considered in their entirety, considering all the relevant parts, rather than a selective reading of one section of cover.

### **My final decision**

I don't uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 12 May 2025.

Ben Williams  
**Ombudsman**