

## **The complaint**

Mr B and Mrs B have complained that their claim was unfairly declined by Lloyds Bank General Insurance Limited trading as MBNA (Lloyds).

## **What happened**

Mr B and Mrs B made a claim for accidental damage to their ceramic hob. Lloyds considered the claim and declined it. It said it was a fitted hob and so was part of the fixtures and fittings. Mr B and Mrs B didn't have buildings accidental damage cover, which was required to cover the claim.

Mr B and Mrs B complained and said the hob should be considered as Contents, for which they had accidental damage cover. When Lloyds replied, it said the hob was part of the fixtures and fittings and so was considered part of the buildings. It maintained its decision to decline the claim. So, Mr B and Mrs B complained to this Service. Our Investigator didn't uphold the complaint. She said it was reasonable for Lloyds to consider the hob to be part of the buildings and to decline the claim.

As Mr B and Mrs B didn't agree, the complaint was referred to me.

## **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 don't uphold this complaint. I will explain why.

Mr B and Mrs B made a claim for accidental damage to their kitchen hob. Looking at their policy, they had contents accidental damage cover, but no buildings accidental damage cover. Lloyds declined the claim because it said the fitted hob would be considered part of the buildings. So, I've thought about whether this was fair.

Mr B and Mrs B had Private Residence cover for their buildings. The policy described the private residence as:

*"The house, bungalow, flat or maisonette at the address shown on your policy schedule – including any attached structures, such as garages, carports or conservatories. This includes their permanent fixtures and fittings"*

The policy described buildings as *"Your private residence"*. The policy described contents as *"Household goods, high risk items, personal belongings and home office equipment"*.

The policy didn't define household goods. So, I've taken our normal approach, which is to look at the ordinary definition of this in a dictionary, which was *"the movable contents of a house, esp [especially] furniture"*.

I've looked at details of the hob and can see it was one that needed to be fitted to the countertop, rather than freestanding. I've looked at why Lloyds said it considered this to come within the buildings cover.

*Lloyds said the hob was a "built-in appliance that is fixed and becomes part of the fabric of the property. It has also become part of a fitted kitchen, which would not generally be taken when someone moves or removed if someone else were to live there. While it is possible to move the hob to another property, it is not easy to do so given that it is connected and built into the unit. Moving it would require the other home to have the same size fitting space and worktop/cabinet specifications, as well as additional installation for the vapour unit. It could not be used in a freestanding manner".*

Based on what I've seen, I think it was reasonable for Lloyds to decide the hob was part of the fitted kitchen. Taking into account the ordinary definition of household goods, I think it was reasonable for Lloyds to decide the integrated hob came under the buildings cover, rather than the contents cover. It wouldn't generally be taken when someone moved and couldn't easily be moved because of the requirements for how it needed to be fitted. As Mr B and Mrs B didn't have buildings accidental damage cover, I think it was reasonable for Lloyds to decline the claim.

As a result, I don't uphold this complaint or require Lloyds to do anything else in relation to it.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 3 November 2025.

Louise O'Sullivan  
**Ombudsman**