

The complaint

Mr B has complained about how Lloyds Bank General Insurance Limited (Lloyds) dealt with a claim under his home insurance policy.

What happened

Mr B made a claim for damage to a hob. When Lloyds assessed the claim, it said the hob would be considered as part of the buildings cover because it was integrated into the kitchen worktop. Mr B disagreed and said it should be considered as contents, for which a lower policy excess applied.

When Mr B complained, Lloyds maintained its decision that the integrated hob came under the buildings cover. So, Mr B complained to this Service. Our Investigator didn't uphold the complaint. She said it was fair for Lloyds to decide the hob formed part of the buildings based on the policy wording and the details of the hob.

As Mr 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 had private Residence cover, which included accidental damage cover, for both his buildings and contents. 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 didn't define 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"*.

Mr B's hob was designed to be fitted into a kitchen worktop and couldn't be used freestanding. It's my understanding that a sealing strip was required to fit it in place and it was wired into the electric mains, along with the installation of a vapour unit. As well as noting how it was fitted to the kitchen, Lloyds told Mr B that if it were to be moved to another property, *"[m]oving it would require the other home to have the same size fitting and worktop/ counter specifications"*. This included heat resistance requirements. So, I think it was fair for Lloyds to regard the hob as part of the fitted kitchen and that it was part of the

fabric of the property as a fixture. As a result, I think it was reasonable it regarded it as part of the buildings

I'm aware Mr B has said the wording of the contents section doesn't exclude built-in or integrated appliances. But, I wouldn't necessarily expect a policy to list every item it does or doesn't include. Mr B has also said the principle of *contra proferentum* should apply, which, in essence, means that if the contract is ambiguous, it should be read in favour of the party that didn't draft it. However, I'm not persuaded the policy wording is unclear or ambiguous. The policy doesn't need to define every term used. Using the ordinary definition of '*household goods*', I think it was reasonable for Lloyds to decide the integrated hob wasn't covered under the contents part of the policy.

Mr B has also raised concerns about Lloyds' customer service. Mr B told this Service he didn't receive a text message Lloyds told him it had sent and that he didn't receive a requested call back. I can only consider issues raised as part of the complaint. Based on the records I've seen, these issues were raised with Lloyds after it sent its complaint response. So, I'm unable to comment on them.

So, having looked at everything that happened, 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 Mr B to accept or reject my decision before 30 October 2025.

Louise O'Sullivan
Ombudsman