

The complaint

Miss D has complained about GGF Limited's (trading as Installsure) handling of her claim, under her insurance backed guarantee policy.

What happened

The details of what happened are well known to both parties. I will summarise them here.

Miss D purchased windows and had them installed, through a third party, approximately 10 years ago. She says that during this time, she has had to contact and recall them on several occasions for ongoing issues.

That company went into liquidation and Miss D was informed she could contact Installsure to attempt to make a claim through her insurance backed guarantee.

Installsure initially declined the claim due to poor maintenance and later (March 2025) on the basis of the issues being due to wear and tear. They subsequently (April 2025) offered £100 for poor customer service and agreed to instruct another report into the matters. In May 2025, they wrote further to say that they were declining the claim on the basis of an exclusion for wear and tear.

Miss D remained unhappy and brought her complaint to our Service for an independent review in May 2025, as Installsure had said she was entitled to. However, despite our Service requesting their file and further information on many occasions over the past seven months (and Installsure confirming they had received these requests) no information or evidence was forthcoming.

Our Investigator issued his view based on the evidence we had on file. He said they hadn't fairly declined the claim and should reconsider it based on the remaining policy terms and all the available reports. He also recommended they pay an additional £100 compensation and make repairs that were clearly not wear and tear or age related.

Installsure didn't respond and Miss D accepted the view. Without agreement, it has therefore been passed to me to decide.

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 Investigator that GGF have not evidenced they have declined the claim fairly. I'll explain why:

- Miss D has evidenced communications with the installation company (prior to liquidation) over several years. There is evidence of previous visits to rectify matters and this suggests the issues were workmanship related and didn't result over time.
- Installsure have considered the claim and obtained several reports (at least three)

based on the communications we have been provided with by Miss D. However, despite several requests, over many months, we haven't received the detail of these.

- Based on what we do have, the reports don't seem conclusive and there appears to be inconsistencies and contradictions.
- An example of this is a report stating sealant problems were due to brick irregularities, suggesting a workmanship issue that didn't resolve it.
- The Investigator has evidenced that the sealant gaps are over the amount you would expect from expansion, after drying, or over time. As well as considering all the claim issues further, these matters should be rectified as a priority.

I am mindful that this claim has been going on for over a year and Installsure have had to request several reports to establish whether the claim should be successful. I agree with the Investigator that they haven't sufficiently shown us that the claim was declined fairly. Due to the time taken and the lack of engagement from the business I agree a further £100 compensation (£200 total) for the impact of this is warranted here.

Putting things right

GGFi Limited should:

- Reconsider the whole claim and all reports compiled, in line with the policy terms and conditions. Putting right damage and faults, where it can't be conclusive that it is as a result of wear and tear (a policy exclusion).
- Replace the silicone sealant as requested, under the terms of the policy. As Miss D has shown this is a result of poor workmanship and the claim for repair here has been declined unfairly.
- Pay Miss D an additional £100 compensation (on top of the £100 already offered, if not already paid) for the poor service received and distress and inconvenience caused.

My final decision

I uphold this complaint and require GGFi Limited to put things right, as I have set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 27 January 2026.

Yoni Smith
Ombudsman