

The complaint

Mrs H complains about HELVETIA GLOBAL SOLUTIONS LTD (Helvetia) declining a claim under her furniture care policy for damage to her sofa.

Helvetia use agents to administer the policy and to assess claims. References to Helvetia include these agents.

What happened

Mrs H purchased a five-year furniture guard policy alongside her sofa in February 2023.

In April 2025, Mrs H raised a claim following concerns regarding the condition of the sofa. She said the cushions had lost their support and that the frame had failed and was creaking.

Helvetia say they inspected the sofa twice in April and May 2025, following Mrs H's concerns and their technicians concluded that there were no manufacturer defects and declined the claim.

Mrs H remained unhappy and brought her complaint to our Service for a review. Our Investigator looked into it and despite initially saying the evidence suggested the cushions were defected she concluded following further evidence from Helvetia that this had been due to use and lack of restoration. She was also satisfied there was no claim issue with the frame.

Mrs H didn't agree, she stated amongst her points in a full reply that the policy wording was clear and covered excessive loss of resilience. She also said the tolerance tests didn't apply in the policy and it wasn't fair to dismiss the claim due to wear and tear or gradual damage.

Our Investigator didn't change their position and responded to say she was satisfied any loss in resilience was in line with expectation following the period of use.

As no agreement was reached the case has 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've decided not to uphold Mrs H's complaint. I'll explain why.

The policy's terms and conditions say that "*loss of resilience to foam and fibre interiors*" as well as "*defects to frames caused by breakage or becoming warped*". With both listed under the '*what is covered*' section.

However, the policy also states under the '*Exclusions*' section the Helvetia '*will not pay the claim costs arising from*': "*damage that are consistent with wear and tear or anything that happens gradually*" or '*loss of resilience to the interior foam that is not abnormal to industry*'

expectation over the time period.'

Having reviewed the evidence provided by both parties, I am satisfied Helvetia are acting fairly and in line with the policy terms and conditions in declining the claim.

Whilst I note the photos Mrs H has provided show a deterioration to the cushions, Helvetia have had the sofa inspected twice. Industry standard tests were said to be completed on both occasions and I am more persuaded by their opinion that the exclusion applies in regard to the cushions. This is based on their statements that there was "*no evidence of any manufacturing faults and in my opinion this is due to normal settlement of the filling through use*". And that "*the seat cushions' foam has not lost its resilience. The fibre material naturally has less resilience, but it has not failed*". Adding "*fibre in the backrests indicates they have not been plumped or restored properly*".

Further, neither of the technicians who inspected the sofa identified any issue with the sofa frame, despite Mrs H noting hearing "*creaking*". They said there was no signs of damage or failure. I am satisfied Helvetia have fairly declined the claim in regard to this too.

In summary, Helvetia are acting fairly in applying the exclusion to the claim regarding the cushions, as (based on the evidence) the issues Mrs H has experienced is due to gradual wear and tear and no manufacturer defect. There is not enough evidence to conclude there is an issue with the sofa frame that Helvetia need to do anything further with.

My final decision

For the reasons explained above, I do not uphold Mrs H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 10 April 2026.

Yoni Smith
Ombudsman