



Llywodraeth Cymru  
Welsh Government

# **A Consumer Guide to issues arising from Cavity Wall Insulation (CWI) installations in Welsh properties**



## Advice for consumers who suspect they may have faulty cavity wall insulation

If you have had cavity wall insulation (CWI) installed under a Welsh Government, UK Government or Energy Company Obligation (ECO) funded scheme, and you suspect that your installation has failed or you are unsure whether it has caused condensation or mould in your property, you should follow the steps below

**Step 1:** Contact the installer who undertook the installation in the first instance. The installer should then contact you to carry out an investigation, and promptly rectify any defects if necessary. If you are unsure whether an installation was made under a Welsh Government scheme, you can contact the Welsh Government by email at [FuelPovertyandEnergyEfficiency@gov.wales](mailto:FuelPovertyandEnergyEfficiency@gov.wales). Our records are limited to Welsh Government schemes, therefore, whilst every effort will be made to help you, we may be unable to determine which scheme applies to your installation.

**Step 2:** If the installer has gone out of business or has not addressed your concerns, you should then contact the guarantee provider. The guarantee, if one exists, may be from a range of providers depending on the scheme arrangements at the time of installation. Guarantee providers specific to CWI installed under ECO are available on Ofgem's website at [www.ofgem.gov.uk/publications-and-updates/eco3-appropriate-guarantees](http://www.ofgem.gov.uk/publications-and-updates/eco3-appropriate-guarantees).

Insulation installed under Welsh and UK Government schemes after 2013 have required maintenance information and an appropriate 25 year guarantee to be issued on completion of the work. In Wales, a large percentage of guarantees are held by the Cavity Insulation Guarantee Agency (CIGA). CIGA will be able to establish whether a guarantee was issued to a consumer's home, however, since 2012 a number of insurance backed guarantees have been issued and you should check with other providers if a CIGA guarantee does not exist. CIGA can be contacted on 01525853300 or by visiting their website <https://ciga.co.uk/contact-us/>.

## Advice for consumers unsatisfied with the result of a guarantee claim

If you are not satisfied with the result of a guarantee claim, you could appeal under the relevant ombudsmen or arbitration process. In the case of CIGA, the arbitration dispute process can be entered into a point when a deadlock letter has been issued indicating the end of the claims

process. Details of the CIGA arbitration scheme process can be found at [ciga.co.uk/independent-arbitration-dispute-process/](http://ciga.co.uk/independent-arbitration-dispute-process/). In the case of alternative insurance backed guarantee providers, redress can be sought through the Financial Services Ombudsmen.

## Advice for consumers without a valid cavity wall insulation guarantee

In most cases, a guarantee would have been issued on completion of the installation. In cases where there is no guarantee, you may need to meet the cost of remedial work. You should be mindful that extraction of the CWI may not always be the correct remedy and professional advice from a building surveyor is recommended.

The Welsh Government's home improvement loan may be of assistance to you in these circumstances. Further information about the scheme can be found by visiting [gov.wales/apply-home-improvement-loan](http://gov.wales/apply-home-improvement-loan).

## Advice for consumers who have been contacted by a claims management company

Most CWI has been completed in suitable homes to good standards. There are some instances, however, where a claims management company (CMC) may contact you via telephone or in person (door-to-door), reporting that they may be able to get compensation on your behalf for CWI that has been installed incorrectly or caused internal (damp/mould etc) or structural damage to your property. A solicitor may also be called upon to act on your behalf in any proceedings.

Although the company may promise compensation, you should consider this route very carefully. You should research the company before committing to any services offered as there are instances where these cases are not genuine. You should also be aware that if a claim against the relevant guarantee is not notified and the claims company engaged fail to effectively pursue a claim, in action on the part of the homeowner may invalidate the guarantee due to a lack of effective measures to prevent any damage becoming worse.

Please read the following guidance before you consider entering an agreement with a CMC:

- refuse entry of a caller into your property before checking their identification and company credentials;
- ask for the companies' name and details and, if you do not want their services, ask them to stop contacting you;
- check if a representative of a Solicitor's firm is currently regulated by the Solicitor's Regulation Authority (SRA);
- ask for a clear explanation of any charges, commissions and fees, including "opt-out" fees that may be payable if you subsequently change your mind. Where possible, this should be done in writing;
- avoid handing over your personal details or any financial information (bank details, national insurance number or your CWI guarantee);
- decline signing any documents on your doorstep (even for a quote);

- refuse to hand over any money before ensuring that they are a legitimate company or before any agreed work has started;
- ensure you read the small print on any documentation you are asked to sign;
- report any suspicious activity to the relevant guarantee body/Trading Standards/Citizens Advice.

If you have experienced any difficulties with a CMC or a solicitor, you can contact the following organisations who may be able to offer further support:

- **CIGA** as one of the guarantee providers, who issue guarantees for CWI fitted in the UK and Channel Islands. A list of CIGA registered installers is publicly available at: [www.ciga.co.uk/registered-installers/](http://www.ciga.co.uk/registered-installers/) you can also raise any concerns at: [concerns@ciga.co.uk](mailto:concerns@ciga.co.uk). Please note that support via this avenue is only available for consumers with a CIGA guarantee.
- **Trading Standards**, who can be contacted on **03454 040506**. You can also find your local Trading Standards office by visiting: [www.gov.uk/find-local-trading-standards-office](http://www.gov.uk/find-local-trading-standards-office).
- **Citizens Advice Bureau**, who can be contacted by visiting: [www.citizensadvice.org.uk/about-us/contact-us/](http://www.citizensadvice.org.uk/about-us/contact-us/).

- **Ofgem**, who administrate the ECO scheme. If you have complaints about the standard of your cavity wall insulation installed under ECO, information is available at: [www.ofgem.gov.uk/publications-and-updates/complaints-about-standard-cavity-wall-insulation-installation](http://www.ofgem.gov.uk/publications-and-updates/complaints-about-standard-cavity-wall-insulation-installation). Contact Ofgem at: [eco@ofgem.gov.uk](mailto:eco@ofgem.gov.uk).
- **SRA**, where you can find out if a firm is currently regulated. Information is available at: [www.sra.org.uk/consumers/solicitor-check-page](http://www.sra.org.uk/consumers/solicitor-check-page). You can also raise concerns with SRA regarding solicitors at [www.sra.org.uk/consumers/problems/](http://www.sra.org.uk/consumers/problems/).

For further advice on Government energy efficiency schemes, you can also visit the Simple Energy Advice website which is available at: [www.simpleenergyadvice.org.uk/](http://www.simpleenergyadvice.org.uk/).