



Department for
Business, Energy
& Industrial Strategy

CAVITY WALL INSULATION (CWI): CONSUMER GUIDE TO ISSUES ARISING FROM INSTALLATIONS

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

If you have had cavity wall insulation (CWI) installed under the Green Deal or Energy Company Obligation (ECO) 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 contact the installer who undertook the installation in the first instance. The installer should then contact the householder to carry out an investigation, and promptly rectify any defects if necessary.

If the installer has gone out of business or has not addressed your concerns, you should then contact the guarantee provider. This information, and the guarantee should have been provided to you at install. Guarantee providers specific to CWI installed under ECO are available on Ofgem's website at: <https://www.ofgem.gov.uk/publications-and-updates/eco3-appropriate-guarantees>.

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

Most cavity wall insulation 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 cavity wall insulation 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, consumers should consider this route very carefully and research the company before committing to any services offered as there are instances where these cases are not genuine.

To reduce your risk of being coerced into any agreements with a CMC, you can:

- 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;

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- 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; and
- 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:

- National Insulation Association (NIA), who represent the insulation industry in the UK. A list of registered installers is available at: <https://www.nia-uk.org/nia-members/installers/>
- CIGA, who issue guarantees for CWI fitted in the UK and Channel Islands. A list of CIGA registered installers is publicly available at: <https://ciga.co.uk/registered-installers/> You can also raise any concerns at: 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: <https://www.gov.uk/find-local-trading-standards-office>
- Citizens Advice Bureau, who can be contacted by visiting: <https://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: <https://www.ofgem.gov.uk/publications-and-updates/complaints-about-standard-cavity-wall-insulation-installation>.
Contact Ofgem at: eco@ofgem.gov.uk
- SRA, where you can find out if a firm is currently regulated. Information is available at: <http://www.sra.org.uk/consumers/solicitor-check.page>. You can also raise concerns with SRA regarding solicitors at <https://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: <https://www.simpleenergyadvice.org.uk/>

This publication is available from: www.gov.uk/government/publications/cavity-wall-insulation-cwi-consumer-guide-to-issues-arising-from-installations

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