

Cavity wall insulation guarantee claim: check this before you pay

If cavity wall insulation was installed under a CIGA-backed guarantee, contact CIGA before you pay a removal firm. The guarantee (details below, sourced to CIGA) covers defects in materials or workmanship, including resulting damp, for 25 years from installation, up to 20,000 pounds in rectification cost.

1. Check whether a CIGA guarantee exists

A claim can be made within 25 years of the installation date (CIGA), and it transfers to you even if you were not the original owner. Check your paperwork, or ask CIGA directly if you are not sure the property has one.

2. Contact CIGA before paying anyone

You will need two documents proving you own the property, one of which must be a current utility bill (CIGA). The guarantee covers defects in materials or workmanship, including resulting damp, up to a maximum of 20,000 pounds in rectification cost (CIGA).

3. Do not disturb the insulation first

CIGA states the guarantee is not valid if the insulation has been altered or disturbed. If removal work has already happened, tell CIGA when you contact them and ask directly where that leaves your claim, rather than assume.

4. Allow time for the process

A written finding follows an inspection, not an instant answer, so start the process as soon as you can rather than leaving it until a sale is already under way.

5. Keep your statutory rights separate

The CIGA guarantee sits alongside your normal consumer rights. If CIGA declines the claim, that is one route closed, not the only one available to you.

If the guarantee does not apply, or CIGA declines the claim, the next step is removal. See our guide to [cavity wall insulation removal cost and process](#).

[Send an enquiry about this →](#)

Questions people ask

Does the guarantee cover damp caused by the insulation, not just the insulation itself?

It can. CIGA states the guarantee covers defects in materials or workmanship, which can include damp resulting from a defective installation. Whether your specific case is covered is for CIGA to assess, which is why the first step is contacting them rather than assuming either way.

What if the original installer has gone out of business?

The guarantee is backed by CIGA, not the installer directly, which is the point of it: it is designed to survive the installer no longer trading. Contact CIGA rather than trying to track down the original firm.

Can I claim if I am not the original owner?

The guarantee is written to transfer with the property, so a later owner is generally able to claim. Keeping the paperwork, or being able to show when the insulation was installed, matters when you buy a home with cavity wall insulation already fitted.

Sourced from [the CIGA guarantee](#) and [CIGA consumer concerns process](#). See our [data sources and updates](#) page.



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Adam leads VettedHome's editorial coverage of UK home services. He is the founder and managing director of Muswell Rose, the commercial strategy and modern systems business behind a portfolio of UK information sites, and he researches and writes the plain-English guides that help homeowners choose between installers and trades, drawing on the standards set by the relevant bodies for each job, such as Gas Safe Register, NICEIC, MCS, TrustMark and the Property Care Association. He is clear about what to check before any work starts.

Last updated: 28 September 2026

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