

The complaint

Mrs S has complained that AXA Insurance UK Plc unfairly declined a claim under her home insurance policy for storm damage to her roof and/or velux window. She's also unhappy about the way it handled her claim.

What happened

In November 2023 Mrs S made a claim to AXA for storm damage. She said her roof and a velux window had been damaged. She'd been quoted about £20,000 for repairs.

At first AXA said there hadn't been a storm at the relevant time. It later accepted that there had been storm conditions at the end of October. In January 2024 it sent an assessor to inspect the damage. The assessor didn't go up onto the roof but took some photos. Based on the assessor's report, AXA declined the claim for the damage to the roof. It said the damage hadn't been caused by a storm but water was getting in around the velux window. It offered £3,545 to settle the claim for the damage that water had caused inside the property.

Initially there was some confusion on AXA's part as to the number of bedrooms in the property and whether it was detached or semi-detached. AXA apologised for this and also for delays in handling the claim. It paid Mrs S a total of £325 compensation for this.

Mrs S brought her complaint to this service. Our Investigator didn't recommend it be upheld. He didn't think AXA had treated Mrs S unfairly.

As Mrs S didn't agree, the matter has been referred to me.

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.

I'm sorry to disappoint Mrs S but I won't be upholding her complaint. I'll explain why. I'd also like to add that I don't doubt that Mrs S has tried to maintain her home in a very good condition.

In considering this type of complaint, there are three questions we ask. If the answer is "no" to any of these questions, then we think it is reasonable for an insurer to decline a claim for storm damage.

The first is whether or not there was a storm at the relevant time. Our Investigator has checked the weather data which confirms that there were storm conditions in Mrs S's area around the relevant time.

The second question is whether the damage to the property is consistent with what I'd expect a storm to cause. In deciding this I've looked at the report prepared by AXA's assessor. The photos show no obvious signs of storm damage such as broken or displaced tiles. The assessor thought water had got into Mrs S's house around the velux window. That

seems likely to me and is consistent with the internal damage but again no external damage appears visible. It's not at all obvious how water would be getting in.

As the answer to the second question is "No", I don't need to consider the third question which is whether a storm was the main cause of the damage.

If Mrs S were to provide an independent report on the state of her roof showing that it had been damaged by a storm, I'm sure that AXA would take that into account and look again at her claim. In the meantime I think it was reasonable for AXA to rely on its assessor's report that there was no insured damage. So, I don't think AXA treated Mrs S unfairly or unreasonably in relying on its agent's report to decline the claim for damage to the roof and/or velux window.

Looking at how AXA has handled the claim I think Mrs S suffered unnecessary trouble and upset by AXA querying the number of bedrooms in her property and whether it had been correctly described as a detached property. This also held up progress of the claim. But to its credit AXA has accepted that and offered her £325 compensation. I think that amount is reasonable in the circumstances.

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 22 August 2024.

Elizabeth Grant
Ombudsman