

The complaint

Mr G has complained that Covea Insurance plc declined a claim he made under his home insurance policy.

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.

Our investigator didn't think Covea had acted fairly. I agree, and for broadly the same reasons, so I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr G got in touch with Covea after his property was damaged during windy weather.
- Covea said there hadn't been storm strength conditions at the relevant time, according to the source of weather data it used, and declined the claim.
- Mr G looked up two other sources of weather data, which he thought showed there had been storm strength conditions. Our investigator used a fourth source, which she thought supported Mr G's position and asked Covea to consider the claim further, as well as to pay compensation. Covea disagreed because it said its source was the most accurate and relevant and it had declined the claim fairly.
- The policy covers damage caused by storm and says windspeeds of at least 55mph are required for a storm. It doesn't specify a particular source of weather data in the policy. So any reliable and credible source of data could be considered. Whilst Covea has said the source it used is the most accurate, I'm not persuaded it's shown that's necessarily the case. As a result, I'm satisfied it's fair to consider all the data.
- In summary, four different sources of windspeed data are available. I'll set out the key points about that data:
 - Source 1 – estimated windspeeds of up to 53mph in Mr G's postcode. This was based primarily on data from around 13, 21, and 23 miles away.
 - Source 2 – windspeeds of up to 58mph around 21 miles away.
 - Source 3 – windspeeds of up to 59mph around 23 miles away.
 - Source 4 – windspeeds of up to 65mph around 8 miles away.
 - Based on the information provided, I'm satisfied it's likely the data from sources 2 and 3 is included within the data used by source 1.
- It's not known exactly what the weather conditions were like at Mr G's property at the relevant time. So it's a matter of deciding whether the conditions more likely than not exceeded 55mph and amounted to a storm, based on all the available evidence.
- Source 1 took into account various weather data, including some of the same data as sources 2 and 3, and estimated 53mph winds in Mr G's postcode. This isn't an actual

recording of windspeed and I note a margin of error of only 3 or 4% is enough to exceed the threshold. It didn't include source 4, which recorded 65mph winds around 8 miles away. That suggests winds comfortably above the threshold were experienced relatively nearby. So I'm persuaded the overall picture shows it's likely windspeeds of at least 55mph occurred at Mr G's property at the relevant time.

- That means there were likely storm conditions. So Covea should go on to consider whether the damage was likely caused by storm – and whether it will accept the claim or not. It will likely need to carry out further investigation in order to do this. The terms and conditions of the policy will still apply.
- Given how close the windspeed estimate available to Covea was, I would have expected it to have at least considered whether the damage was likely to have been caused by storm and progressed the claim from there. It didn't do so, and that's led to a significant delay providing a claim outcome to Mr G. As a result, I agree with the investigator that compensation should be paid, and I consider £150 is a fair and reasonable sum in the circumstances.

My final decision

I uphold this complaint.

I require Covea Insurance plc to:

- Consider the claim for storm, subject to the terms and conditions of the policy.
- Pay £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 7 October 2024.

James Neville
Ombudsman