

The complaint

Mr H on behalf of Mr and Mrs H has complained about the way Ageas Insurance Limited recorded an incident against their home buildings insurance policy.

What happened

Mr H submitted an online claim to their insurer Ageas for water ingress damage to their home.

Ageas recorded a claim. It discussed the damage with Mr H. Ageas said Mr H would need to arrange further investigations, but as things stood, no storm conditions had occurred around that time for it to be an insured peril.

Ageas recorded the claim and later updated it as 'withdrawn' as it didn't hear back from Mr H.

At renewal, Mr and Mrs H bought another insurance policy and due to the incident being recorded on a central exchange database by Ageas, were asked to pay an additional premium.

Mr H complained to Ageas, but it didn't uphold their complaint. It said it had correctly recorded the incident as it was obliged to do.

Mr H remained unhappy and asked us to look at the complaint. One of our Investigators didn't recommend the complaint should be upheld. She found Ageas had acted reasonably, as Mr H had submitted a claim, irrespective of the outcome. Ageas had recorded the incident as storm damage, being the closest insured peril in the circumstances.

Mr H doesn't agree. In summary he says the outcome is unfair as they have to pay a higher premium for the next five years. He says the damage was caused by wear and tear and he arranged for suitable repairs. So he doesn't agree his contact with Ageas should have any bearing.

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.

Most – if not all – insurers record any notifications, incidents, claims or losses with a central database which is used by insurers to prevent fraud.

As Mr H submitted a claim via Ageas' online claim portal, Ageas correctly set up a claim, which was subsequently updated as withdrawn.

I appreciate that Mr H believes the outcome is unfair as he says there was no insured peril – as advised by Ageas. And he made private arrangements for repairs.

But in line with the policy, I think Ageas hasn't done anything wrong. By recording the incident as it has, it has treated Mr and Mrs H as it would any customer in the same circumstances. I think it was clear from Ageas' communication with Mr H that a claim had been logged.

As the Investigator explained, when applying for insurance, insurers don't ask about previous successful claims only. They ask about any incidents, losses or claims within the past five years. As Mr H's property suffered water ingress damage and Ageas were notified, I don't think Ageas needs to change anything.

I'm sorry to disappoint Mr H. But this means I'm not upholding their complaint.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H and Mr H to accept or reject my decision before 15 January 2025.

Geraldine Newbold
Ombudsman