

The complaint

Ms M has complained that Advantage Insurance Company Limited declined a claim she made on her home insurance policy.

What happened

The circumstances aren't in dispute, so I'll summarise the background:

- Ms M got in touch with Advantage to make a claim after a ceiling collapsed following rainfall. Advantage said it could take four to six weeks for its agent to inspect the damage. Ms M was concerned about leaving the damage this long, so Advantage said she could ask a local roofer for a quote.
- Advantage later said Ms M should ensure the roofer provides information, including photos of the damage, to help decide whether the claim was covered by the policy.
- Ms M arranged for repair work to be carried out by a local roofer soon after. It consisted of repairs to the roof externally and the ceiling internally. She shared the invoices and a few photos she'd taken with Advantage. The roofer didn't take photos of the roof.
- Advantage declined the claim. It didn't think Ms M had shown the damage had been caused as a result of a recent storm event, based on the available evidence.
- Ms M sent further information from the roofer, but it didn't make a difference. Ms M complained about the outcome of the claim and the way it had been handled.
- Advantage maintained the roof repairs weren't covered. But it agreed to cover the cost of internal repairs. And to pay £200 compensation for poor communication.
- Our investigator thought Advantage's response to the complaint was fair and didn't ask it to do anything further.
- Ms M disagreed and asked for the matter to be referred to an Ombudsman, so it's been passed 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.

- As Advantage has agreed to pay for the internal damage, I won't need to consider that point further. I'll focus on whether Advantage should pay for the external damage, and whether its offer of £200 is reasonable in the circumstances.

- The policy covers damage caused by storm. Advantage accepted the amount of rainfall recorded shortly before the ceiling collapsed amounted to a storm. But it didn't think this rainfall was the main cause of the damage to the roof, which is why it declined to cover the roof repair costs.
- Ms M has provided comments from the roofer who carried out the work. They said the roof had been damaged by heavy rainfall. They went on to describe how this was the result of 'prolonged' rainfall which, over time, weakened the roof's integrity, allowed water ingress, and eventually caused the ceiling to collapse. The repairs included work to the felt, battens and roof tiles.
- Advantage questioned how such significant damage could have been caused by recent rainfall alone. It noted that the weather records didn't show strong winds around the time, such that the damage may have been caused in that way.
- The way the roofer has described the cause of the damage indicates the roof has been gradually damaged over an extended period of time as a result of rainfall. But that's not what the policy covers. It covers damage caused by a sudden, one-off instance of storm conditions. Based on the available evidence, that's not what happened in this case. Put simply, the roof damage claimed for was unlikely to have been caused as a result of the heavy rainfall shortly before the ceiling collapse.
- In these circumstances, I'm satisfied it was in line with the policy terms, and fair and reasonable, for Advantage to decline to pay for the roof damage.
- I think Advantage could have been clearer and more consistent when it initially communicated with Ms M. She had a number of calls with different agents who didn't set out the process to her in the same way. That led to uncertainty about her next steps. However, I don't think Advantage committed to covering the claim – only to considering it. And it was sufficiently clear that Ms M would need to provide photos, reports and invoices from the roofer for the claim to be considered. So I don't think Advantage gave Ms M the wrong expectations about the claim. And I note the roof repairs are work she would likely have had to carry out, regardless of the claim.
- Advantage has accepted its service fell short at times – particularly how it initially dealt with Ms M's complaint. It's also accepted it caused some delays and didn't keep her updated as regularly as it should have done. It's recognised that caused her some avoidable distress and inconvenience and has offered £200 compensation.
- I know Ms M considers a higher amount would be more appropriate. But I must disregard any distress and inconvenience inevitably caused by the damage itself – as Advantage isn't responsible for that – and limit my consideration to any *additional* or *avoidable* distress and inconvenience Advantage caused. If it had handled the claim better, the outcome would have been the same – but Ms M would have reached the end of the process sooner and with less inconvenience during the process.
- Taking everything into account, I'm satisfied £200 compensation is fair and reasonable amount in the circumstances.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or

reject my decision before 7 August 2025.

James Neville
Ombudsman