

The complaint

Mr K has complained about Zurich Insurance Company Ltd's decision to decline his building insurance claim for a damaged roof.

What happened

On 9 December Mr K claimed for damage to his roof. Zurich declined the claim. Although it accepted there was a storm (an insured event) in the days leading up to the damage it felt the storm didn't cause the damage. Rather, it felt the roof had reached the end of its life due to normal wear and tear and the storm simply highlighted this.

Our investigator didn't think the complaint should be upheld. He felt the report and photos of the roof that Zurich had provided showed the roof suffered from wear and tear. Mr K disagreed and he asked for an ombudsman to review the matter. He said prior to the storm the roof was in sound condition and there weren't any signs of leaks or structural issues. And as the damage was first noticed directly after the storm he feels it's likely the damage was caused by the storm rather than by general deterioration over a period of time.

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.

Usually with this type of complaint I need to look at the prevailing weather conditions to see if there was a storm around the time the damage occurred. This is because if there wasn't a storm then the damage can't have been caused by storm. I don't think it's necessary for me to do this here because Zurich accepts there was a storm two days before the damage was noticed by Mr K. The issue for me to consider is whether the storm was the main cause of the damage or whether it simply highlighted an existing problem with the roof.

Any roof of this nature will wear out over a period of time to the extent that it's no longer watertight. Roofs aren't something most homeowners regularly inspect and it often takes a severe weather event like a storm for a homeowner to notice a problem. So while I understand Mr K's point about there being no sign of a problem before the storm I'm not persuaded this is sufficient to say that the damage was caused by the storm.

Zurich arranged for someone to attend the property to take photos of the roof. It concluded from them that there wasn't any damage caused by the storm. It felt possible reasons for the leak were previous patch repairs to the roof, areas of pooling water on the roof and the roof showing signs of age. Mr K provided a report from a local contractor which said the roof was damaged in strong winds during recent storms. It went on to say that trims had been blown off which had allowed wind to ripple underneath the felt causing the felt to lift and water to leak into the property.

I can't see evidence of previous repairs from the photos – the area on the photo Zurich has attributed to previous repairs looks to me like the pools of water it referred to. I do nevertheless agree that the roof shows signs of age. Mr K's contractor didn't comment on

the condition of the roof. His description of the damage – wind getting underneath the felt causing it to lift – is something that's often seen with this type of roof. However, I can't see any evidence of this type of damage in the photos. For example, the photos don't show that the felt is torn or loose.

Overall, I don't think it's been shown that the storm was the main cause of the damage to the roof. It's most likely in my opinion that the roof gradually deteriorated over time to the point where it was no longer watertight and the storm highlighted the issue. Accordingly, I conclude that Zurich acted fairly when it declined the claim.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 16 July 2025.

Paul Daniel
Ombudsman