

The complaint

Mr A has complained about how Accredited Insurance (Europe) Ltd ('Accredited') dealt with a claim under his home insurance policy.

References to Accredited include companies acting on its behalf.

What happened

Mr A made a claim for storm damage to his roof. Accredited assessed the claim and declined it. Mr A complained about the delays in carrying out a survey and the claim decision.

When Accredited replied to the complaint, it said the damage was found to be due to wear and tear rather than a storm. This wasn't covered by the policy. It said it had been a particularly busy period for claims. However, it apologised for any additional stress and inconvenience caused. It offered £100 compensation.

Mr A complained to this Service. Our Investigator said, based on the surveys, it was reasonable for Accredited to decline the claim on the basis of gradual deterioration. She said the £100 compensation offered for the delays with the claim was fair.

As Mr A didn't agree, the complaint was 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.

As this complaint relates to the claim handling and the decline of the claim, my decision is about Accredited, who underwrites the policy. I'm aware Mr A has said he had no direct contact with Accredited. However, I'm satisfied this is the correct company to be named in my decision. But, I'm aware of what happened during the claim and the companies involved.

When we look at a storm claim complaint, there are three main issues we consider:

1. do we agree that storm conditions occurred on or around the date the damage is said to have happened?
2. is the damage claimed for consistent with damage a storm typically causes?
3. were the storm conditions the main cause of the damage?

We're only likely to uphold a complaint where the answer to all three questions is yes.

For the first question, it isn't in dispute that there was a storm around the time Mr A reported the claim. Accredited provided this Service with the weather report it considered, which showed windspeeds of up to 76mph. I also think a storm could cause damage to a roof. So, I think the answer to the first two questions is yes.

So, I've thought about the third question, which is about the main cause of damage. Accredited carried out a survey of the roof. The surveyor's report said:

"The metal/zinc finish shows significant signs of corrosion, oxidation, and surface pitting, indicating prolonged exposure to environmental elements without adequate maintenance. The roof has deteriorated, exposing the metal/zinc to moisture penetration, which has accelerated material breakdown. Several seams and joints exhibit separation or cracking, causing further weakening to the structure. Patches of rust and surface corrosion were observed, particularly in areas prone to water pooling, suggesting inadequate drainage or ponding issues. Unfortunately due to the wear and tear found to the roof the claim has been declined."

The surveyor took photos. Mr A also provided Accredited with his own photos of the damage. I've looked at these. From what I could see, these were consistent with the surveyor's findings about the issues with the roof.

Accredited later agreed to carry out a desktop survey to review the damage again. So, I've also looked at what that survey found. This was:

"I have taken a fresh view of this claim and have reviewed the policyholders photos they have uploaded at the beginning of the claim to help us to try and validate the incident."

"The photos the policyholder has provided do not show the damage but show the roof after the zinc roof had been ripped off by winds and a make safe carried out. We are unable to validate the claim as we can't see what the damage was, policyholder has no photos of this and what's more, in the incident advises that the 'roof has a section not visible from the ground that has been folded back and insulation felt has been torn off leaving metal tin section hanging off'. We have no evidence of this and neither does the policyholder."

The review also noted that the photos taken by the surveyor and Mr A supported the surveyor's findings. It's my understanding that Mr A didn't provide any expert evidence.

Based on what I've seen, I think it was reasonable for Accredited to rely on its surveyor's findings that the cause of damage was wear and tear. It was also fair for it to decline the claim on that basis because there wasn't cover for this under the policy. I also note Mr A didn't have accidental damage cover, so I haven't considered whether there might be cover under that part of the policy.

Mr A was also concerned by the way the claim was handled. He said a surveyor didn't visit for about seven weeks and only visited for about 90 seconds. However, based on what I've seen, a drone survey took place about three weeks after the incident. I've also seen clear photos taken by Accredited as part of the survey, along with photos provided by Mr A. So, I think the time Accredited took to assess the damage was reasonable and I think it had enough information available to it to do so.

I also think it was reasonable that Accredited assessed the claim again in response to Mr A's concerns. I'm aware Mr A has said he expected to be invited to the desktop survey, but it went ahead without him. I think it would be more typical for a policyholder to be told the outcome of a desktop review, as happened here, rather than to be part of it. But, I think it was fair that Accredited recognised it was a particularly busy time for it when Mr A made his claim and for it to apologise for any delays and additional stress and inconvenience caused to him. I think the £100 compensation offered by Accredited was fair to acknowledge the impact on Mr A of the claim handling issues.

So, having looked at this complaint, I don't uphold it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 20 October 2025.

Louise O'Sullivan
Ombudsman