

## **The complaint**

Mr W has complained about Lloyds Bank General Insurance Limited (Lloyds) decision to reject a claim he made for storm damage under a home insurance policy he shares jointly with Mrs W.

All reference to the insurer Lloyds in my decision includes its agents.

## **What happened**

Mr W made a claim for storm damage following water leaking into his home from the roof after heavy rainfall in September 2024.

In October 2024 Lloyds rejected Mr W's claim for storm damage. It said its definition of a storm wasn't met.

Mr W complained about Lloyds' decision and said he found it difficult to report his claim to Lloyds. He said he had to wait for long periods of time to speak to Lloyds.

Lloyds upheld Mr W's complaint that it should have been easier for him to report his claim. It apologised and said there was some wait times due to an increase in calls following adverse weather around that time. For the distress and inconvenience caused, Lloyds paid Mr W £50 compensation.

Lloyds said its decision to reject Mr W's claim for storm damage was correct and in line with the policy. Lloyds said it would consider a claim for internal damage.

Mr W asked us to look at his complaint. One of our Investigators thought Lloyds had acted reasonably and so didn't recommend the complaint should be upheld.

Mr W disagrees and wants an ombudsman to decide.

## **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.

Lloyds, like all other insurers, doesn't provide cover for every eventuality, but for specified insured perils such as fire, flood or storm. Lloyds doesn't provide cover for damage that occurs over time, through wear and tear. This isn't unusual. The purpose of the policy is to cover specific sudden unforeseen events causing damage or loss which an otherwise well maintained property would withstand.

As the Investigator explained, we ask three questions when considering storm damage complaints to decide if an insurer acted reasonably in rejecting a claim. These are;

- Do we agree that storm conditions occurred on or around the date the damage is said to have happened?

- Is the damage claimed for consistent with damage a storm typically causes?
- Were the storm conditions the main cause of damage?

Where we find the answer to all three questions is 'yes' we are more likely to say the claim should be met. But if the answer to any of the three questions is 'no' we usually say the claim has been reasonably rejected.

Lloyds said that although there was heavy rainfall at the time the damage occurred, there were not high winds to meet its definition of a storm. I've looked at Lloyds' policy wording and it provides a definition of storm as;

*"Storm – when we say 'storm' we mean strong winds over 55mph, and/or hail or snow that's extreme enough to damage hard surfaces or break glass. Rain alone is not a storm.*

*We won't pay for any damage if your home is not in good condition. We will, however, pay claims for internal damage if you were unaware that your home was not in a good condition and the damage was caused by torrential rain of 25mm or more in a day."*

Lloyds provided a screenshot showing local recorded weather at the time Mr W said the damage occurred. This showed that while there was heavy rainfall, wind gusts peaked at below 40mph. So although the rainfall levels meant Lloyds would consider a claim for internal damage under the above policy terms, the answer to the first question is 'no' as storm conditions did not occur.

When Mr W contacted Lloyds, he expected it to appoint somebody to inspect the roof. But as Lloyds determined that storm conditions hadn't occurred, it said it wouldn't arrange an inspection. I find this fair.

In response to Mr W's complaint, Lloyds said it would consider his claim for internal damage, which is in line with the policy terms and would appoint a contractor to carry out an inspection which I think was reasonable. It is for Mr W to provide Lloyds with the information it needs if he wishes to proceed.

Mr W found it initially difficult to contact Lloyds to discuss his claim. It failed to respond to his digital claim request. Lloyds accepts that it provided a poor service and for this it paid Mr W £50 compensation. I think this is a fair sum to reflect the distress and inconvenience caused.

I understand Mr W will be disappointed with my decision. But from the information available, I think Lloyds' decision to reject his claim for storm damage was reached reasonably and in line with the policy. So I'm not asking it to do any more.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Mrs W to accept or reject my decision before 24 October 2025.

Geraldine Newbold  
**Ombudsman**