

The complaint

Mr B and Mrs B have complained about the repairs carried out by Zurich Insurance PLC (Zurich) under their home insurance policy.

What happened

Mr B and Mrs B made a claim under their policy. Zurich carried out repairs, including to the roof. A while later, the roof was damaged during a storm. Mr B and Mrs B said they thought the main cause of the damage was the quality of repairs previously carried out by Zurich. So, they asked Zurich to deal with the damage.

Zurich reviewed what had happened and said it was satisfied that the 90mph storm winds were the cause of the damage. It said there had been other storms since the repairs were completed and the roof had withstood these.

When Mr B and Mrs B brought their complaint to this Service, our Investigator upheld it. He said that although there was a storm, he wasn't persuaded this was the main cause of the damage. The damage was only to the part of the roof previously worked on and no other properties on the street suffered damage. He said a lasting and effective repair would have been able to withstand the weather conditions. He said Zurich should have inspected the roof to confirm if it was storm damage or related to the previous work. Mr B and Mrs B had now carried out some repairs to the roof so there was no longer an opportunity for Zurich to inspect it. So, he said Zurich should reimburse Mr B and Mrs B the cost of any temporary or permanent repairs and pay £150 compensation.

As Zurich 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.

Having done so, I uphold this complaint. I will explain why.

As part of my decision, I should note it's my understanding that Zurich are no longer Mr B and Mrs B's insurer.

The repairs under the earlier claim were completed in May 2024. The claim was then closed. In January 2025, Mr B and Mrs B's roof was damaged during a storm. This affected the same part of the roof that had been repaired during the claim. Mr B and Mrs B told Zurich they thought this was due to poor quality repairs carried out by its contractor. They said a neighbour's roof hadn't been damaged, despite also having previous repairs carried out around the same time they did. Zurich decided the storm was the cause of the damage. It said the roof had withstood other storms since the claim repairs had been carried out.

It isn't in dispute that there were storm conditions around the time the damage happened in January 2025. The weather reports I looked at showed winds of up to 83mph. I also think a

storm could cause damage to a roof. So, I've thought about whether the storm or the repair workmanship was the more likely cause of damage.

Mr B and Mrs B have said neighbouring properties weren't damaged. They have also said they didn't think the correct materials had been used to repair the roof. I note that when Zurich and its contractor looked at the complaint, it was decided that a visit should take place. It's my understanding that didn't happen. I've seen no explanation of why this was the case. I also note that I've seen no evidence that Zurich and its contractor checked that appropriate materials had been used. However, based on the photos taken at the time, Zurich decided the repairs appeared to have been carried out correctly.

I also think a well-maintained roof should be able to withstand a storm. The part of the roof that was damaged during the storm was the same part of the roof that had been repaired about nine months earlier. Given the short timeframe involved and that Zurich should have carried out a lasting and effective repair, I would have expected the roof to be able to withstand the storm. So, I think this suggests that it was more likely than not that there was an issue with that part of the roof which meant it couldn't withstand the storm. I don't think that the roof withstanding other storms, which I note Zurich has said had windspeeds between 50mph and 68mph, during that nine-month period is enough to persuade me that this made it more likely that the January 2025 storm was the main cause. Based on the evidence available to me, I think it's more likely than not that the standard of workmanship under the claim was the main cause of the damage.

So, I think Zurich needs to put right the damage. I think Zurich has already had the opportunity to inspect the roof and to carry out its own assessment. I'm also aware that Mr B and Mrs B have had temporary repairs to the roof and might now have had additional repairs carried out, due to the passage of time. So, I think Zurich needs to pay Mr B and Mrs B's invoices for any temporary or permanent repairs already carried out to their roof to put right the damage. Zurich must also carry out any further repair work still required to deal with the roof damage.

I also think Zurich's handling of this issue has been poor. I think it has caused Mr B and Mrs B inconvenience and frustration by how it dealt with this matter. So, I also require Zurich to pay them £150 compensation to recognise the impact on them.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require Zurich Insurance PLC to:

- pay Mr B and Mrs B the cost of both temporary and permanent repairs to their roof that have already been completed, subject to them providing suitable invoices to show these costs.
- carry out any further repair work still required to deal with the roof damage.
- pay Mr B and Mrs B £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 15 January 2026.

Louise O'Sullivan
Ombudsman