

The complaint

Mr A has complained that Accredited Insurance (Europe) Ltd ('Accredited') unfairly declined a claim under his home insurance policy.

What happened

Mr A contacted Accredited to make a claim for storm damage. Accredited assessed the claim and declined it. It said the damage was caused by wear and tear. When Mr A complained, Accredited maintained its decision to decline the claim. It said its surveyor's findings showed the roof felt had deteriorated over time. It said the internal damage could only be considered under accidental damage cover, but Mr A hadn't selected this cover when he bought the policy.

Mr A complained to this Service. Our Investigator didn't uphold the complaint. He said Accredited's surveyor's findings showed there were pre-existing issues with the roof. Although there was a storm, this exposed those pre-existing issues. So, he said it was reasonable for Accredited to decline the claim.

As Mr A didn't agree, including because he didn't think Accredited's survey had been carried out properly, 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.

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.

I've looked at weather conditions around the time the damage was reported. Accredited identified windspeeds of 55mph around that time, which meets its definition of a storm. So, it isn't in dispute there was a storm. I'm also aware there was a named storm at that time. 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 whether the storm was the main cause of the damage. Accredited's surveyor assessed the roof and took photos of it and decided the damage was the result of wear and tear. Accredited's in-house technical team also reviewed the surveyor's findings and photos, along with photos provided by Mr A and said the damage was due to gradual deterioration, including at the roof edges. Accredited also explained its findings to this Service in more detail. It said:

“The felt roof is clearly showing signs of age-related wear and tear. A felt roof has a typical life span of 10-15 years, and it is recommended that you check your roof annually. It is clear the felt has been allowed to gradually deteriorate over time. This is evident due to the vegetation growing underneath, and the vast amount of lichen growth. You can also see from the photos Mr [A] uploaded that the edges of the felt have cracked significantly which has allowed the elements into the underneath of the felt. This has caused the timber to rot which you can see from the photos. Not only has it allowed the timber to rot, it will allow the wind underneath resulting in the felt lifting which [it] has done on this occasion.”

I've also looked at both the surveyor's photos and those provided by Mr A, whose roofer took them. These showed the issues identified in Accredited's assessment and supported that the roof was generally in poor condition. I think it was reasonable for Accredited to decide that these were pre-existing issues and that they, rather than the storm, were the main cause of the damage. I've looked at the policy wording and this had a general exclusion for any gradual or maintenance-related loss or damage. It said this included wear and tear and gradual deterioration. So, I think it was fair that Accredited declined the claim.

However, I'm aware Mr A has said it's unfair to rely on Accredited's surveyor's findings because the surveyor used a telescopic camera rather than going on the roof. Mr A said his own roofer went on the roof and said the damage was storm related. A surveyor isn't required to go on a roof and it's common to use a telescopic camera or other methods to assess a roof. Looking at the photos, I think these are clear and show the condition of the roof from a range of angles, including the issues identified as the reasons to decline the claim. Looking at Mr A's roofer's photos, these also show issues with the roof, including cracking around the edge and issues with the timber underneath. So, I think these photos supported Accredited's assessment that there were pre-existing issues with the roof and that these were the main cause of the damage. I'm aware Mr A said the roofer told him it was storm damage, but I think it's fair to say the storm highlighted pre-existing issues with the roof, rather than it being the main cause.

I'm aware water also entered Mr A's home and caused internal damage. However, given the storm wasn't the main cause of damage, Mr A would have needed accidental damage cover for the internal damage. However, Mr A didn't select this cover when he took out the policy. This meant there was no cover for the internal damage.

So, having looked at what happened, I think it's reasonable that Accredited declined the claim. As a result, I don't uphold this complaint or require Accredited to do anything else in relation to 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 3 December 2025.

Louise O'Sullivan
Ombudsman