

The complaint

Mr A has complained that Ageas Insurance Limited (Ageas) has unfairly declined a claim under his home insurance policy.

What happened

Mr A contacted Ageas to make a claim for storm damage to his home. Ageas sent a surveyor to assess the damage. It then declined the claim because it said the damage being the result of previous faulty repairs and wear and tear. It said there were exclusions for these under the policy.

When Mr A complained, Ageas maintained its decision to decline the claim. It said the surveyor's report said the roof was in a poor state of repair, bits of slate had previously come off and barge boards were missing. It said the damage couldn't be attributed to storm damage.

Mr A complained to this Service. Our Investigator didn't uphold the complaint. He said although there was a storm, Ageas' surveyor had found the cause of damage was poor workmanship and wear and tear. He said it was reasonable for Ageas to rely on its expert's findings and to decline the claim.

As Mr A didn't agree, including about the quality of repairs to his roof, 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.

For the first question, I've looked at weather reports around the time Mr A reported the damage. These showed windspeeds of up to 50mph. This would generally be considered storm strength winds. I also think a storm could cause damage to a roof, including causing tiles to slip. 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. The surveyor's report said the property was in a poor state of repair. The surveyor found that bits of slate that had previously come off the roof were leaning against the walls and at least three barge boards were missing. Ageas assessed that the

damage was down to poor workmanship and wear and tear. Looking at the surveyor's photos, I think these showed a range of issues with the roof and missing bargeboards. These didn't appear to be the result of a one-off incident and seemed to be longer term, including because of the build-up of moss and other debris on the roof and under some of the dislodged tiles. I think it was fair for Ageas to rely on its surveyor's findings that the storm wasn't the main cause of the damage. The policy had exclusions for poor workmanship and wear and tear, which Ageas found to be the main cause of the damage. So, I think it was fair that Ageas declined the claim.

I'm aware Mr A has said that a builder who had carried out repairs was a well-respected builder. However, Mr A hasn't provided any expert evidence to show that Ageas' assessment of the damage and its causes were unreasonable. So, I'm not persuaded there is evidence to show Ageas' assessment and decision to decline the claim was unfair.

I'm aware Mr A has told this Service that Ageas sent a repair crew who turned up with the wrong size ladder. However, I haven't seen evidence that Mr A has complained to Ageas about this. So, I'm unable to comment on it.

Having looked at what happened, I think it was fair that Ageas declined the claim. As a result, I don't uphold this complaint or require Ageas 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 4 December 2025.

Louise O'Sullivan
Ombudsman