

The complaint

A company, which I will refer to as “F” complains about SiriusPoint International Insurance Corporation (“SIIC”)’s handling of their buildings insurance claim.

Miss A has brought the complaint on behalf of F.

So, I may refer to her where appropriate below.

All references to Miss A also include any other third parties engaged by F previously in handling the claim on their behalf.

Any references to SIIC also include its appointed agents.

What happened

Below is intended to be a summary of what happened and does not therefore include a full timeline or list every point that has been made.

Miss A made a claim to SIIC in December 2023 for storm damage following extreme winds and rain.

She said it caused damage to the roof and internal damage to the ceilings and walls.

SIIC asked Miss A to provide photos of the damage for it to assess the damage. It also advised she submit a report confirming the cause of the damage and for two estimates if she wished to appoint her own contractor.

SIIC says it didn’t receive this information, and chased matters with Miss A in March 2024.

Miss A responded in April 2024 and informed SIIC she had struggled to get estimates and asked SIIC to send someone to assess the damage.

SIIC appointed representatives, but it said it couldn’t initially get in touch with Miss A or F’s tenant to arrange access. The inspection was arranged and subsequently took place around June 2024.

In its initial report, SIIC said it hadn’t seen any signs of storm related damage on the roof or evidence the damage reported had been caused by an event covered under the policy. So, the external damage wasn’t covered.

It said the internal damage was likely caused by a leak resulting from a blockage in the valley between the property’s pitched roof. So, it accepted a claim for internal damage under accidental damage section of the policy. SIIC made Miss A aware of this in June 2025.

Miss A disagreed with SIIC’s decision regarding the external damage and asked for a further site visit to take place.

A further inspection took place in September 2024.

SIIC received a report from its appointed expert around two weeks after the inspection in September 2024. Its report said there had been storm conditions at the time of the damage occurring and had considered images provided by Miss A of the roof.

However, it remained of the opinion that the damage hadn't occurred because of a storm, or an event covered under the policy. It said the photos provided by Miss A didn't show the specific area where the damage was in relation to the internal leak, so recommended a drone survey be carried out to assess the whole roof.

A drone survey took place around two months later, in December 2024.

Miss A was unhappy with the how the claim had been handled to this point and so raised a complaint.

SIIC issued a final response in December 2024. It acknowledged at times, its communication could have been better and offered £50 in compensation.

SIIC received the results of the drone survey in January 2025. In the area of the roof directly above the internal damage it said it identified issues such as dry verges patched with poor or failing flashings, poor repairs to the valley and gapping in parts of the roof.

Around this time, SIIC had some concerns surrounding policy coverage and that was being considered separately.

In March 2025, it wrote to Miss A to confirm its final position. It concluded that the roof was in poor condition and pointed to evidence of poor repairs being carried out to the roof previously. It remained of the opinion the damage had not been caused because of the storm.

It pointed to an exclusion in the policy which says damage caused by faulty or defective workmanship is not covered.

Miss A was unhappy with this, so referred her complaint to our service.

Our investigator's view

Our investigator didn't recommend the complaint be upheld.

She said SIIC carried out three separate inspections of the property, which had all concluded the damage wasn't consistent with storm damage. She said she hadn't seen anything that contradicted this, so she wasn't persuaded the damage had been caused by a storm. So, she felt SIIC had acted fairly.

She also set out she didn't think SIIC had caused avoidable delays in arranging an initial inspection. But she said SIIC had taken longer than she would reasonably expect to communicate with Miss A following receiving the report and arranging the subsequent drone survey, after its second inspection at the property. She acknowledged from Miss A's comments this would have been distressing; however, she pointed out Miss A was not an eligible complainant, and was bringing the complaint on behalf of F. So, she couldn't make an award of compensation to her.

Miss A disagreed with our investigator's view of the complaint. She said F's complaint related to SIIC's decision regarding the external roof only. She said SIIC had been informed during its initial visit by F's tenants that they had tried to mitigate the leaking roof themselves.

She said she didn't think it was fair to rely on the drone report as this was taken some time after the event.

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 agree with the conclusions reached by the investigator for these reasons:

- It's not in dispute that storm conditions were present around the date the damage was reported to have happened, so I've gone on to consider if the damage is consistent with what we generally see as storm damage.
- SIIC has carried out multiple investigations to the roof including a drone survey and all three visits have concluded that the damage observed isn't consistent with storm damage.
- Its first inspection concluded it was likely the ingress of water had come through the valley between the pitched roofs. In its second inspection, having observed the photographs provided by Miss A's own contractor, its opinion remained the same and added that it believed previous repairs had been carried out to a poor standard. However, it recommended a drone survey to get a better look at the whole of the roof.
- I appreciate Miss A's comment that the drone survey took place sometime after the damage occurred, but I don't think this was unreasonable. And I don't think the passage of time between the damage occurring and the survey mattered here.
- SIIC wanted to observe the roof, and it wasn't completely clear what sections of the roof the photos provided showed, so it recommended a drone survey to take a better look at the damage. And having observed the photos from that survey, its opinion remained broadly the same anyway, that the damage hadn't been caused by a storm.
- The drone survey provided images which show areas where the felt or lead had appeared to have lifted, and it remained of the opinion this was a sign of a poor previous repair and not something which had been caused by high winds or storm conditions.
- SIIC also noted the flash band around the vents and extractors were in poor condition and has highlighted areas poor repairs and historic repairs to the valley. Having reviewed the photographs, I can see signs of what appears to be patchwork around vents and extractors which are consistent with SIIC's comments.
- So, in summary I don't think SIIC have acted unreasonably in reaching the conclusion it has or in applying the exclusion to decline the aspect of the claim relating to the external damage.
- SIIC has completed three inspections of the roof, and its opinion has remained the same each time, that the damage isn't consistent with storm damage and there is evidence of poor repairs being carried out to the roof previously.
- Miss A has commented her tenants took steps to mitigate damage when leaks started occurring, while I've considered this, I haven't seen any evidence that contradicts SIIC's opinion or persuades me that any other cause covered under the policy is relevant in terms of the external damage.
- Turning now to the issue of compensation, I haven't seen anything that persuades me SIIC caused avoidable delays in arranging the initial inspection. I can see there were issues arranging the initial visit, but I haven't seen anything that persuades me this was because of SIIC's actions.
- SIIC recommended a drone survey be carried out following the second inspection. But it took some time for this to be carried out and for this to be communicated to

Miss A. While I accept this would have impacted Miss A personally both in terms of time and frustration, I can't compensate her in her own right as this complaint is made on behalf of a legal entity (F).

- F is not a natural person and therefore cannot suffer injury to feelings. I accept there would have been inconvenience in sorting matters out, but having considered everything, I make no further award over the £50 compensation already offered by SIIC. I think this amount is sufficient in the circumstances.

So, for these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask F to accept or reject my decision before 9 March 2026.

Michael Baronti
Ombudsman