

The complaint

Mr F and Miss W have complained that U K Insurance Limited (UKI) unfairly declined part of their claim under their home insurance policy.

As Mr F mainly seemed to deal with the claim and complaint, for ease, I will normally only refer to him. References to UKI include companies acting on its behalf.

What happened

Mr F made a claim for storm damage to his roof and his property's roughcasting. UKI arranged for a surveyor to assess the damage. It agreed to settle the claim for the damage to the roof. But it declined the claim for the roughcasting. It said this damage was due to wear and tear.

When Mr F complained, UKI maintained its decision to decline the claim. It said its surveyor had found pre-existing issues with the roughcasting, including that the render had de-bonded and a large crack. The issues with the roughcasting were caused by wear and tear rather than the storm, which had simply highlighted the issue. However, it offered £100 compensation for delays with dealing with the claim.

Mr F complained to this Service. Our Investigator didn't uphold the complaint. She said the surveyor's findings showed that the main cause of damage to the roughcasting was due to wear and tear. The policy said it didn't cover wear and tear. So, she said it was reasonable for UKI to decline the claim. She also said the £100 compensation UKI offered in response to the delays it had identified were fair in the circumstances.

As Mr F 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.

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.

It isn't in dispute that there was a storm around the time Mr F reported the damage. Weather reports also showed windspeeds of 74mph. I also think a storm could cause damage to external parts of a building. So, I think the answer to the first two questions is yes.

So, I've thought about the third question on whether the storm was the main cause of the damage to the roughcasting. The surveyor's findings were:

“the rendering has discolouration and has become dark and wet and started to suffer from the freeze and thaw cycle, this splits the bond from the scratch coat and the render, there is a large crack to the rendering, based on this the proximate cause is a pre-existing issue highlighted by the weather.”

I've also looked at the surveyor's photos and I could see the issues highlighted by the surveyor. So, I think it was reasonable for UKI to rely on its surveyor's findings and for it to decide that the pre-existing issues were the main cause of the damage, rather than the storm.

I've looked at the policy wording and this included a general exclusion for wear and tear and any damage that happens gradually. So, I think it was reasonable for UKI to decline the claim.

UKI also paid Mr F £100 for delays it identified during the claim. Having looked at what happened, I think that was fair to acknowledge the impact on Mr F and I don't require it to pay anything further.

So, having looked at what happened, I don't uphold this complaint or require UKI 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 F and Miss W to accept or reject my decision before 26 November 2025.

Louise O'Sullivan
Ombudsman