

The complaint

Mr and Mrs N complain that Lloyds Bank General Insurance Limited (“Lloyds”) unfairly declined a claim for storm damage to their garage roof, under their home buildings insurance policy.

I’ll refer to Mr N for ease.

What happened

Mr N said his garage roof was damaged during the named storm Eowyn in January 2025. He said this was noticed in March when water ingress could be seen in his garage. He contacted Lloyds to make a claim. He said a surveyor was sent to inspect the damage. Mr N didn’t think the surveyor knew what he was talking about. This meant his claim has been incorrectly declined. So, he complained to Lloyds.

In its final complaint response Lloyds told Mr N that his policy covers sudden and unforeseen events. This did include damage caused by a storm. But it didn’t think a storm had resulted in the damage Mr N reported. Lloyds said water ingress was the result of weak points in the garage roof highlighting poor workmanship and previous temporary repairs. The business accepted that strong winds were experienced at the time the loss was noticed. But it said this has highlighted ongoing maintenance issues not damage caused by a storm.

Mr N didn’t accept this outcome and referred the matter to our service. Our investigator didn’t uphold his complaint. He said the evidence supports Lloyds view that the damage wasn’t the result of a storm.

Mr N maintained that Lloyds hadn’t treated him fairly and asked for an ombudsman to consider his complaint.

It has been passed to me to decide.

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’m not upholding Mr N’s complaint. I’m sorry to disappoint him, but I’ll explain why I think my decision is fair.

There are three questions we take into consideration when determining whether a storm caused the damage in question. These are:

- Do we agree that storm conditions occurred on or around the date the damage is said to have happened?
- Is the damage claimed for consistent with damage a storm typically causes?
- Were the storm conditions the main cause of damage?

If any answer to the above questions is no then an insurer can generally, reasonably decline the claim.

I've looked at the weather records from 24 January 2025 during storm Eowyn. This showed wind speeds up to 66mph were recorded at a weather station one mile from Mr N's postcode.

Mr N's policy provides the following definition for a storm:

"When we say 'storm' we mean strong winds over 55mph, and/or hail or snow that's extreme enough to damage hard surfaces or break glass. Rain alone is not a storm."

Lloyds doesn't dispute that storm force winds were experienced around the time of Mr N's loss. Based on this, and on the weather data, I'm satisfied the answer to question one is yes, and I can move onto the next question.

Water ingress through a roof is something that is fairly typical of damage caused during a storm. So, the answer to question two is also yes.

The final point I need to be satisfied with is that a storm was the underlying cause of the damage. I've read the report produced by Lloyds's surveyor. He said there was no damage to the garage roof that was consistent with a storm.

Lloyds claim records provide further comments from the surveyor's inspection. The notes say the garage roof is made of corrugated sheeting that is possibly asbestos. But that no sample was taken as there was no visible damage. The notes say the brick-built garage has water coming in and a temporary repair had been done to a corner of the roof with "*gaffa tape*". The surveyor said Mr N advised that no repairs had been carried out recently.

At the rear of the garage the surveyor described another structure with "*a higher roof*". He said this had been covered in felt and painted with bitumen. The surveyor described how water had been running down the felt into the garage.

Mr N reported a chimney pot having blown off his main roof, which is what damaged the garage roof. However, the surveyor didn't identify any impact damage. I've looked carefully at the photos provided to see if there is any evidence of an impact. But I can't see any damage to the corrugated sheeting that would indicate an object had been blown, or fallen, onto it.

The photos show multiple areas where tape has been used on the roof of the structure adjoining the garage. There is no sign of this being used on the garage roof. But I note the surveyor's comments that water has run down the felt from the roof of this structure and into the garage.

I've looked at the photos Mr N provided showing the inside of his garage. There are several areas where what appears to be roofing felt is hanging down into the garage. But there is no visible damage to the corrugated sheeting to indicate storm damage has occurred.

We rely on expert reports where possible to determine whether a claim has been fairly declined. The expert report Lloyds provided doesn't support Mr N's claim that a storm damaged his garage roof. The report and photos indicate there is an issue with the roof where it meets the adjoining structure. I think Lloyds makes a fair point that the high winds merely highlighted ongoing maintenance issues that are not covered by its policy.

Lloyds's policy terms exclude damage resulting from bad workmanship or design. It also

excludes any damage that occurs gradually or due to wear and tear.

Having considered all of this I don't think a storm was the underlying cause of the damage to Mr N's garage roof. I'd expect to see impact damage, or evidence that the roof sheeting became detached due to the strong winds. But there is no sign of this in the photos, and this wasn't identified by Lloyds's surveyor either. This means the answer to question three is no, and Lloyds can reasonably decline the claim.

I'm sorry that Mr and Mrs N will have to arrange repairs without a contribution from their insurance policy. But I don't think Lloyds treated them unfairly when it relied on its policy terms to decline the claim for the reasons it gave. So, I can't reasonably ask it to do anymore.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N and Mr N to accept or reject my decision before 22 March 2026.

Mike Waldron
Ombudsman