

The complaint

Mr W complains that The National Farmers' Union Mutual Insurance Society Limited (NFU) unfairly declined a claim he made on his home insurance policy.

Reference to NFU includes its agents.

What happened

Mr W holds a home insurance policy with NFU. When his fridge freezer stopped working, he made a claim to NFU. NFU declined the claim saying the fridge freezer failed due to wear and tear, which isn't covered by Mr W's policy.

Mr W complains about this decision. He's said the engineer who visited was only at his property for a matter of minutes and doesn't think NFU can fairly decline his claim based on that visit. He's said there could have been many reasons for the fridge freezer failing other than wear and tear.

NFU didn't change its mind, so, Mr W brought his complaint here.

Our investigator didn't recommend it be upheld. She thought NFU was acting fairly when declining Mr W's claim.

Mr W didn't agree and asked for an ombudsman's decision.

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 it. I understand this will disappoint Mr W. I'll explain my reasoning.

- Mr W's policy doesn't cover him for everything that breaks or stops working. Specifically, he's not covered for anything that breaks due to wear and tear. And he's also not covered for electrical or mechanical breakdown.
- I understand Mr M doesn't think the engineer was at his property long enough to make a finding, but NFU have explained why the engineer's visit, when viewed with the age of the freezer and Mr W's notification of the loss - that there was no significant event he was aware of that caused the fridge freezer to stop working – meant that the most likely cause of failure of the fridge freezer was wear and tear. And I'm satisfied that's reasonable.
- I understand Mr W thinks this is based on an assumption and thinks there may be multiple other reasons for his fridge freezer stopping working. But while there may be other reasons, as it stands, NFU haven't been presented with any.

- Ultimately it is Mr W's responsibility to show he's suffered a loss covered by the policy. He's shown the item itself is covered, and that it's broken. But he's not shown anything to counter the engineer's opinion that the failure was caused by wear and tear.
- I understand too that Mr W is unhappy with what he perceives as lies from NFU in relation to how long the engineer was there and what time they left. And while I can understand this, I ultimately don't think it's pivotal to NFU's decision to decline his claim.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 21 September 2023.

Joe Thornley
Ombudsman