

## **The complaint**

Mr M complains about American International Group UK Limited's handling of a claim under his mobile phone insurance policy.

## **What happened**

The background to this complaint is well known to both parties, so I'll provide only a brief summary here.

Mr M had mobile phone insurance underwritten by AIG. He made a claim after one of his phones was stolen.

AIG accepted the claim and sent Mr M a replacement phone. He wasn't happy with the service provided, so he made a complaint to AIG.

Mr M's complaint was in part about delays in registering his phone for cover under the policy. He said he was initially unable to register the phone. He'd then been given different timeframes as to how soon it might be registered. And when he provided documents AIG requested, they were slow to review them.

He also complained about the delivery of the replacement phone being re-scheduled and delayed. And the fact the replacement phone was damaged when it was delivered.

He was unhappy with the number and cost of calls he'd made to AIG's agents to progress his claim. And he said he'd been misled about the process for AIG to respond to his queries and complaints.

AIG upheld Mr M's complaint in part. And they paid Mr M £25 in compensation for his having received a faulty phone replacement. But they said they'd acted fairly, reasonably and within acceptable timeframes when registering Mr M's device and dealing with his claim, including the delivery of the phone. And they said Mr M hadn't been given misleading information.

Mr M wasn't happy with this outcome and brought his complaint to us. Our investigator looked into it and didn't think AIG had done anything wrong.

Mr M disagreed and asked for a final decision from an ombudsman.

## **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.

I should point out first of all that Mr M has made another complaint to us about how AIG handled a later claim under the policy. That's been dealt with separately and we've issued a final decision about those matters.

In this decision, I'm looking only at the issues set out above, which are about the initial claim and AIG's handling of it.

### *Registering the phone under the policy*

AIG don't cover phones which cost more than £1,500 under the policy. The phone Mr M registered – which was stolen – was a model which costs more than that when bought from the manufacturer's store.

So, AIG asked Mr M to provide documented evidence to show that he'd bought the phone for less than £1,500. It wasn't unfair or unreasonable to do that. Once Mr M provided that evidence, it was reviewed and the phone registered within two days. There was no undue or unreasonable delay.

AIG didn't give Mr M a specific timeframe for the registration of the phone. There's nothing in the policy to say that it will be done within a given time. Again, that's not unreasonable – and in any case, as I say, it was done within two days.

### *The delivery*

The replacement phone was delivered on 17 June 2023. It appears the delivery date and time was changed several times before that – at Mr M's request. There's no unnecessary or unreasonable delay here for which AIG are responsible.

Mr M reported that the replacement phone's screen was cracked. This may have happened in transit. It would be difficult to blame AIG for that, but they paid Mr M £25 in compensation for the inconvenience. That's not unfair or unreasonable given that a further replacement phone was delivered two days later.

### *The calls*

Mr M chose to make several calls to AIG from overseas. He says these were costly (totalling around £200). He says that's £200 he wouldn't have had to spend if AIG had handled his claim in a timely manner.

I'm afraid I don't agree with Mr M on that point. AIG had both the registration of his phone and his claim in hand and made progress quickly. There was no need for Mr M to call to chase them for progress or updates – which were provided in any case.

AIG also pointed out they'd told Mr M previously that he could contact them by other means – including email – if he wished, so avoiding the cost of making phone calls.

There's no evidence at all to suggest Mr M was misled when he spoke to AIG's agents on those calls. His queries have been answered in a timely manner and he's been able to make his complaints to AIG without any delay or obfuscation.

### *Summary*

AIG handled Mr M's phone registration, his claim and his subsequent queries and complaints in a timely, fair and reasonable manner. So, I won't be upholding Mr M's complaint.

### **My final decision**

For the reasons set out above, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 November 2023.

Neil Marshall  
**Ombudsman**