

The complaint

Mrs G has complained that Astrenska Insurance Limited has declined a claim she made on an annual travel insurance policy.

What happened

Mrs G was on a trip abroad with her three children in September 2022 when her accommodation was burgled overnight while they slept, with a number of items being stolen. So she made a claim on the policy for jewellery, watches, phones, cash and a laptop, totalling £9,000.

Mrs G's claim has had a long journey from when she first made it in September 2022 and has involved her making a number of complaints.

The claim was first declined in October 2022 because Astrenska said the theft hadn't been reported to the police in time. Astrenska overturned this upon Mrs G making a complaint and in February 2023 said it would continue to consider the claim.

However, Mrs G said that it shouldn't need to ask for more information as it had already assessed the claim before incorrectly declining it. As she thought that Astrenska should therefore just pay the claim, she made a complaint to this service.

In June 2023, one of our investigators concluded that Astrenska's offer to reassess the claim, rather than pay it, was fair. He said that Mrs G had provided some information, but not all, and that she needed to prove the claim. He said that, provided Mrs G gave Astrenska all the information it needed, it should reassess the claim as a priority.

In December 2023 Astrenska declined the claim again because, having asked for more information, Mrs G had responded by saying she was not going to provide anymore documentation. She therefore made a new complaint to this service.

Our investigator didn't think that enough information had been provided to validate the claim. Therefore, he concluded that Astrenska had acted reasonably in declining it. Mrs G disagrees and so the complaint has been passed to me for a 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.

I've carefully considered the obligations placed on Astrenska by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for Astrenska to handle claims promptly and fairly, and to not unreasonably decline a claim.

Looking at the policy document, it states:

'When creating a claim on line you will be able upload the relevant documents that will be needed to support your claim such as your travel booking confirmation, all original receipts and/or proof of ownership and value, police report (following loss, burglary or theft of money, gadgets, valuable or any items of personal baggage, these must be reported within 48 hours of discovery and a written report obtained) and any other evidence requested for your claim.'

Mrs G feels that she has provided enough information for the claim to be settled and can't understand why Astrenska keeps asking for the same information again and again.

When assessing a claim for stolen items, it's reasonable for an insurer to ask for evidence of proof of ownership and value, and any wider evidence that might be relevant.

Mrs G has claimed for some high value items and, given the nature of these items, it's quite surprising that she hasn't been able to supply most of what has been asked for, such as receipts.

She has claimed £3,500 for jewellery and £1,000 for two watches. As proof of ownership she has provided a bank statement and highlighted two transactions for £1,868.88 and £1,876.64 made in July 2022, shortly before the trip. Astrenska asked for receipts for each item stolen. However, Mrs G has only been able to provide one order confirmation for a gold bracelet watch costing £350.

I think it's reasonable that Astrenska considers the bank statement to be insufficient evidence. As it has said, receipts would show a clear description of the purchased items. But the bank statements only show the total amount paid to a retailer, which may include the cost of a single item or multiple items.

She has provided photos of herself wearing a necklace and a gold bracelet watch. She has pointed out that the policy says that photos can be taken into consideration. I agree that is one element that could be looked at. But overall, I don't think the photos in this case are sufficient to verify the claim.

The police report states that four phones had been stolen. However, on her original claim form, Mrs G said that three phones had been stolen. She has provided documentation for the purchase of two replacement phones but not receipts for the original phones.

She has claimed £3,000 in cash. She says that, as she was travelling with three children, she needed cash. She has shown us a bank statement from the children's father showing two cash withdrawals in July 2022 totalling £1,000, although I'm unsure whether she has provided this to Astrenska or not. Regardless of that, there's no evidence to support the remainder of what she is claiming for. Astrenska has asked for evidence of a bureau de change receipt. Mrs G says she exchanged the money on the black market to get a better rate. However, even if that is the case, she hasn't demonstrated or explained where she got the money to do that.

Astrenska was also asking for proof of the accommodation that Mrs G said she'd rented. As I understand it, she did provide some sort of receipt, however Astrenska said it was unable to accept that. It asked for alternative evidence such as emails sent at the time of booking the accommodation and a bank statement showing the amount paid. Mrs G has been unable to provide those things, saying that she paid in cash.

I understand that Mrs G feels very strongly that Astrenska should pay the full claim based on the information she has provided. I've thought about everything she has said, and I've looked at what she has provided so far. On balance, I'm satisfied that it is not enough to

verify the claim. Overall, I consider it was fair and reasonable for Astrenska to conclude that the information provided is not specific or credible enough.

Mrs G has asked that Astrenska partially settle the claim for those items that she feels have been verified, such as the gold bracelet watch. However, as there is doubt over the claim as a whole, I'm not persuaded that Astrenska should settle any of it at this time. It follows that I do not uphold the complaint.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 27 November 2024.

Carole Clark
Ombudsman