

## **The complaint**

Mr H has complained that Barclays Bank UK PLC (Barclays), didn't tell him that the cover provided by his gadget insurance policy had been changed to exclude damage to laptops.

## **What happened**

Mr H took out a policy through Barclays which covered mobile phones, gadgets and laptops.

In 2024, Mr H's laptop screen broke, so he contacted Barclays to inquire about making a claim for the damaged screen. Barclays informed him that laptops were no longer covered by the policy.

Mr H complained that Barclays had not made him aware of this change to his policy. However, Barclays explained that Mr H had opted to receive information online and a letter was uploaded to his online documents in June 2022 which advised him of the change to his policy.

Unhappy with Barclays' response to his complaint, Mr H brought it to this Service. One of our investigators looked into what had happened and issued a view, not upholding Mr H's complaint in November 2024. She explained that Barclays had provided copies of letters that were sent to Mr H, before the change was made to his policy. She concluded that as he had been informed of the change, Barclays had acted reasonably in the circumstances.

Mr H didn't accept our investigator's view and requested an ombudsman's decision on the complaint. He explained that Barclays uploaded the letter to his online banking cloud in June 2022, but didn't send him a notification to say that an important document had been uploaded to his cloud that he needed to read.

Our investigator then contacted Barclays to ask for evidence that the letters were sent to Mr H's banking cloud and for evidence that he had accessed the documents. Barclays provided that information and following her review of that evidence, our investigator confirmed to Mr H that her view remained unchanged.

Mr H didn't accept our investigator's view and asked for an ombudsman's decision on his complaint.

## **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.

The question that I need to decide is whether Barclays told Mr H about the mid-term change to his policy.

Barclays has provided copies of the letters that were uploaded to Mr H's online account, together with screenprints from its system, which show that Mr H accessed his online account around the time that the letters were sent.

Having carefully reviewed the letters, I think they make it clear that laptops will no longer be covered by his policy. The letters include a summary of all of the changes to the policy, which specifically says: “*Laptops, including MacBooks, are no longer covered*”.

Barclays has also provided information to show that Mr H is recorded as having opted to receive paperless communication, which means that communications would be provided to him in his online account. I’ve also checked the email address that Barclays has for Mr H and can see that it is the same as the email address he has provided to us. Finally, the information provided by Barclays confirms that Mr H will be notified on the email address it has recorded for him when a new letter is available to view in his online account. I haven’t seen anything to suggest that there were problems with the email notification system, so taking all of this into account, I’m persuaded that Mr H likely received the information from Barclays.

Mr H has told us about some difficult circumstances he was experiencing around the time that the notification of the change to his policy was communicated to him. I’m sorry to hear that he was having a difficult time. But, the question I must decide is whether Barclays has done anything wrong here, and I don’t think it has. Having considered all of the evidence, I’m satisfied that it demonstrates the information about the changes to Mr H’s policy was clear and Barclays provided the information to him, in a way that he had agreed to.

### **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 Mr H to accept or reject my decision before 24 April 2025.

Carolyn Harwood  
**Ombudsman**