

The complaint

Mr S has complained about the way Chubb European Group SE dealt with a claim he made under his purchase protection insurance policy.

Reference to Chubb includes its agents and representatives.

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.

Our investigator thought Chubb had acted fairly. I agree, and for the same reasons, so I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr S has an insurance policy, underwritten by Chubb, that provides cover for certain damage to items purchased through his credit card.
- He got in touch with Chubb to make a claim for a damaged pair of shoes, but there was a delay before Chubb looked into it. Chubb then asked Mr S to arrange for it to collect the shoes. Mr S didn't think the policy required the collection of items – and he said Chubb hadn't asked to do this in previous claims he'd made. He also thought the collection would cause a further delay.
- Chubb said the policy set out an obligation on Mr S to provide evidence it reasonably required, including damaged items. So it had acted fairly by asking for the shoes to be collected. It accepted it caused an initial delay of around two weeks and paid £50 compensation as a result.
- I'm satisfied the policy is clear that Chubb has the right to ask for damaged items to be provided. It may not always exercise that right, but that doesn't change or remove its right under the policy. That means Chubb was entitled to ask for the damaged shoes. And it offered to arrange the collection, which I think was reasonable.
- It's not in doubt that Chubb caused an initial delay looking into the claim. This would have been inconvenient for Mr S, especially as the timing of Chubb looking into the claim coincided with Mr S being away from home – which caused a further delay. I understand he also made calls to Chubb, during which he was told he would receive a prompt response – but that didn't happen.
- Chubb recognised the impact of its service on Mr S and paid £50 compensation. Whilst it didn't specifically mention the calls when responding to his complaint, I'm nonetheless satisfied that's a fair and reasonable amount in the circumstances.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 March 2025.

James Neville
Ombudsman