

The complaint

Mr L complains about the way Liverpool Victoria Insurance Company Limited (LV) handled his claim, under his home insurance policy with them.

What happened

Mr L had a home insurance policy with LV, that provided buildings and contents cover, which renewed in July 2023.

Mr L says that in November 2023, he noticed his watch was missing. He says he registered this with the police and notified LV of the loss a few days later.

LV says they required further evidence to validate the claim, including the serial number of the watch. Over several months there was much back and forth, with requests for information and Mr L stating he believe he had provided everything he needed to. LV say they also appointed a jeweller to assist with the assessing of the claim, but that they also didn't get the information needed.

Mr L complained to LV. Unhappy with their requests for information and how long it was taking. LV responded in July 2024 to say that they were only attempting to validate the claim, in line with the policy terms and conditions. They said delays were in the main due to not being provided with the information they needed. Mr L remained unhappy and brought his complaint to our Service for an independent review.

Following the final response from LV and prior to our investigation, LV say they voided Mr L's policy due to a misrepresentation at renewal which they became aware of during investigations. This decision hasn't been complained about, so, I am not considering it here. Mr L also has a complaint about a building's insurance claim with LV, that is being considered separately.

Our investigator looked into it and didn't think it should be upheld. She said LV had asked for reasonable evidence to support the claim and she couldn't see it had been provided. She also said she couldn't find any evidence to support Mr L's claim that LV had offered to accept the claim but with conditions that he couldn't agree to. Such as using an unofficial outlet for

Mr L didn't agree and provided a full response to the Investigator. He maintained he'd provided enough and LV weren't acting reasonably and had taken too long. The Investigator said there was no evidence the information Mr L was now providing, had been given to LV previously.

As no agreement was reached, the case has been passed to me to decide.

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 agree with the outcome reached by the Investigator. Let me explain why.

I will take what I consider to be the main complaint points in turn.

Claim validation

The terms and conditions of Mr L's LV policy state, under "*claims procedure*", that Mr L must "*co-operate and give us all the information relevant to your claim to help us validate and process it such as purchase receipts, valuations, photographs and reports*".

LV maintain that Mr L hasn't met this condition of the policy by not providing the further information they or their agent have requested. And because of this, they haven't been able to validate the claim. I agree with them.

LV have asked for the serial number for the watch being claimed for and say they haven't received this in a legible format. Whilst Mr L maintains he's provided this, I too haven't been able to read the number on the documents given to LV. I think LV are acting fairly in saying they don't have this, and I think it is fair they require this to validate the claim. This is so it can be recorded as lost or stolen on the watch register.

LV (through the jeweller acting as an agent for them) also asked Mr L to return in the packaging they provided, "*everything you have for the watch, including the box, serial card, receipts and documentation*". I think this was a reasonable request from LV in an attempt to validate the claim and Mr L did not comply. Stating he did not trust the postal method being used.

Mr L has subsequently provided further information which appears to include the serial number for the missing watch. I can't see any evidence LV were provided with this previously to validate the claim.

Overall, I think LV acted fairly in their requests to validate the claim and in their position that Mr L was not acting in accordance with the policy terms and conditions by not providing this further information. If Mr L wants to provide this information to LV now, he can do.

However, I note that subsequent to this, LV have now voided the policy from renewal and said that Mr L made a misrepresentation. I cannot see that Mr L has complained about this decision and given LV an opportunity to respond to that complaint. So, my decision has focused purely on whether LV were acting fairly in their attempts to validate the claim, prior to the voidance and the case coming to our Service.

Claim delays

Mr L has also complained about the time LV took when handling the claim. However, having reviewed a timeline of events I am satisfied they acted fairly and promptly.

After the notification of loss in November 2023, there was contact recorded from LV or their agent continuously and every month, until they gave their final response to the complaint in July 2024. Whilst I agree this was too long, it was due to the attempts to validate the claim and incomplete requests for information, which I have concluded above were reasonable.

I can also see that this process took longer than expected due to requests for further

information, as LV looked into whether Mr L had misrepresented. Overall, I haven't seen enough evidence to conclude that LV are responsible for any avoidable delays.

In summary, I think LV were making reasonable attempts to validate Mr L's claim (in line with the policy terms and conditions) and I am not satisfied that Mr L provided the information requested at the time. I note that LV have now voided the policy due to misrepresentation (which I haven't looked at), so are no longer looking at validating the claim. I am also satisfied LV are not responsible for any avoidable delays during this process.

My final decision

I don't uphold this complaint and I don't require Liverpool Victoria Insurance Company Limited to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 18 April 2025.

Yoni Smith
Ombudsman