

The complaint

Mr A complains that Assurant General Insurance Limited incorrectly logged a claim on his mobile insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

Having done so, I broadly agree with the overall conclusions reached by the investigator for the following reasons:

- Assurant incorrectly logged a claim on Mr A's policy in June 2024. Mr A became aware of this in October 2024 when he received emails relating to the claim and advising him that a replacement phone would be sent. These emails were sent to Mr A, but most were addressed to his father. Mr A says he had to call Assurant several times to get the matter sorted, and he was worried about a data breach and fraud on his policy.
- Assurant has apologised and offered to pay Mr A £100 for the distress and inconvenience caused. But it says there was no other information shared with either Mr A or his father. In any event, it's not for our service to decide if there has been a data breach – this would be for the Information Commissioner's Office ("ICO") to consider.
- Assurant caused Mr A unnecessary distress and inconvenience when it logged a claim on his policy by mistake and sent him emails about the claim. This meant that Mr A had to get in touch with Assurant to fix the issue and he was naturally worried about the information on his policy. However, I also note that Mr A would have been aware the emails related to his father as most were addressed to him.
- Assurant has told Mr A that no other information has been shared with anyone, it has apologised for the mistake and offered to pay Mr A £100 for the distress and inconvenience caused. I think this fairly compensates Mr A for the frustration, worry and inconvenience caused in sorting out the matter.

My final decision

My final decision is that I uphold Mr A's complaint and direct Assurant General Insurance Limited to pay Mr A £100 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or

reject my decision before 16 April 2025.

Renja Anderson
Ombudsman