

The complaint

Mr O has complained about how AXA Insurance UK Plc (AXA) dealt with a claim under a home insurance policy.

References to AXA include companies acting on its behalf.

What happened

Mr O contacted AXA to make a claim for the loss of a bag that contained items including a laptop, earphones, his wallet and some cash. AXA assessed the claim and asked Mr O to provide further documents and details about what happened. It said there were inconsistencies in the circumstances he described.

Mr O complained. He said AXA was requesting an unnecessary level of detail. When AXA replied to the complaint, it said the questions asked about the claim were reasonable.

When Mr O complained to this Service, our Investigator didn't uphold the complaint. She said the policy booklet said AXA might ask for further details to help prove the claim. It had also provided a reason for requiring the information. So, she said AXA's request was reasonable.

Mr O disagreed. He said AXA's request was excessive. So, the complaint was referred to me.

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 don't uphold the complaint. I will explain why.

Mr O has said he hadn't expected to be asked for the level of information AXA requested and that this hadn't been outlined in the policy wording. Looking at the policy, this said:

"It is your responsibility to prove any claim. To help prove your claim we may require you to provide the original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, proof of authenticity, utility bills, pre-purchase surveys or plans and deeds of your property or any other documents we may reasonably require."

So, the policy explained it was for a policyholder to prove the claim. As part of that, a policyholder might be asked to provide a range of documents to support the claim. However, it wasn't an exhaustive list and the policy explained that other documents might be required. I don't think that is unusual.

AXA sent Mr O a letter with a list of items it required, including proof of purchase and the serial number of the laptop. The items Mr O seemed particularly concerned to be asked for were evidence of the claimed for devices on his cloud account, online information about the

last known location of his devices, correspondence with the police, parking tickets, the details of the coffee shop where Mr O said the items were left and a signed statement of facts.

Mr O has told this Service some of these items were impossible or impractical for him to obtain. He also said he had provided some of the requested items but was asked to provide them again. Mr O has also said he was transparent with AXA about uncertainty regarding the exact time he noticed the loss. Initially, he thought it was the next day but then recalled it had been the evening before. He said this wasn't an attempt by him to mislead but was due to the stress and natural difficulty of recalling the exact timings after a distressing event.

Looking at the information AXA requested, I'm not persuaded this was unreasonable. The onus was on Mr O to show he had a valid claim. I don't think it's unusual or unreasonable for an insurer to ask for evidence such as proof of ownership or tracking information for a device's last known location. Mr O also accepts that his explanation of when he discovered the loss changed, even if this was due to the distress caused by the loss. So, I think it's reasonable for AXA to ask for a statement explaining what happened on the day of the loss and what he did following this. The letter AXA sent also invited Mr O to contact it if he needed anything clarified. So, if he needed further information on what had been requested, was concerned he was being asked to provide something he had already submitted or was unable to provide any of the evidence, he was able to raise this with AXA. I think that was reasonable.

So, having thought about what happened, I don't uphold this complaint or require AXA to do anything else in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 29 July 2025.

Louise O'Sullivan
Ombudsman