

The complaint

Mr C complained that Chubb European Group SE (“Chubb”) unfairly insisted he agree to a video call to validate his claim for a damaged computer monitor, under his home contents insurance policy.

What happened

Mr C said he damaged a monitor when moving furniture around. He contacted Chubb to make a claim. He then received a call from a company he didn’t recognise. It turned out this was a company acting on Chubb’s behalf to validate his claim. Mr C said he didn’t think it was necessary or justified for him to agree to a video call. He said the agent he spoke to didn’t seem to understand the address information he provided.

Mr C said Chubb’s agent was “*fairly hostile*”. He said he understood the business had to validate the loss he’d claimed. But he said it was invasive and a breach of his privacy to insist he appear in a video call. Mr C said it wasn’t necessary to have a video call to identify him and that other options were available. He thought Chubb had acted in a discriminatory way, so he complained.

In its final complaint response Chubb apologised that it hadn’t notified Mr C in advance that a third party would contact him. But it didn’t accept there were failings in how the call was conducted. Chubb said its policy terms allow it to make reasonable requests when dealing with a claim. It explained a video interview allows it to check identification, go through the details of the claim and to look at the damage. Chubb said a large part of this process is to protect its customer’s data. It maintained that a video call was necessary to progress Mr C’s claim.

Mr C didn’t think he’d been treated fairly and referred the matter to our service. He said Chubb had discriminated against him as he has mental health conditions that make appearing on video calls difficult. Our investigator didn’t uphold his complaint. He didn’t think it was unreasonable for Chubb to request a video call to validate Mr C’s claim. He said its agent hadn’t behaved unreasonably during the initial call. And confirmed that Chubb had since offered a face-to-face interview if this was preferable to Mr C.

Mr C didn’t accept our investigator’s findings and asked for an ombudsman to consider the matter. He said that due to his mental health issues this situation is causing him a great deal of distress.

The complaint 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’m not upholding Mr C’s complaint. I’m sorry to disappoint him. I understand he holds strong views that a video call was unnecessary and invasive. But I’ll explain why I

think my decision is fair.

Insurers validate all claims. This is to ensure there is cover in place, that there are no exclusions that apply, and that the information provided in support of the loss is accurate. In this case Chubb appointed its agent to carry out its validation checks. From its records the business had some concerns about the claim. The agent explained this to Mr C during its call with him.

I've checked Mr C's policy terms to see what is expected to happen in the event of a claim. The Insurance Product Information Document (IPID) says:

"What are my obligations?"

You must provide all the items, information and documentation and anything else reasonably requested by us in order to make a claim. These must be provided at your own expense."

I think this is clearly worded and reasonably allows Chubb to request a video call with Mr C to validate his claim.

In its complaint response Chubb said it needs to see the policyholder during the video call to verify who that person is. I think this makes sense. This allows the opportunity to check the person on the call against the identification provided. I don't think this was unfair or that it was unnecessary.

Chubb said the video call was also intended to allow the opportunity for its agent to examine the damage and assess whether this fits with the description of the loss. I note Mr C's comments that he had to log into his credit card's online account to make the claim. He said he'd also provided a statement showing the purchase and to allow identification. He said this should be sufficient to support his claim.

I acknowledge Mr C's comments. But it remains that Chubb had concerns about his claim. It thought this could best be resolved via a video interview. It's not for Mr C to determine how a claim is validated, this is for Chubb to decide. The use of video interviews is common practice in the insurance industry. Mr C's policy terms allow Chubb to make a reasonable request, which he is obliged to comply with. So, on the face of it I don't think the business treated him unfairly here.

I've listened to the call between Chubb's agent and Mr C. I acknowledge his concern about the tone of the agents questioning regarding his address. But I don't think the agent acted inappropriately. His tone was professional and polite. The agent had difficulty finding Mr C's address from the system he was using. But I don't think there was any suggestion from the agent that Mr C was lying about his address.

During this call Mr C explained that he found the request for a video call unnecessary and invasive. He said that some people don't like being on video calls. Mr C said he understood the agent wanting to see the damaged monitor, but he didn't think he needed to be in the picture. The agent explained that this was a necessary part of the validation process. He then confirmed Mr C's concerns would be referred back to Chubb.

I've listened carefully to this conversation. Mr C didn't explain why he didn't want to be on a video call. From his submissions to our service this was related to his mental health conditions. But again, Mr C didn't mention this in the call. He only said that he didn't agree to a video call if he had to be in it.

I've thought about whether it was reasonable for Chubb to insist on a video call in these

circumstances. And whether it should have offered alternative means of validating Mr C's claim. Chubb has explained that it had some concerns over the claim. I'm not going to go into detail about what these concerns were. Doing so may prejudice any future consideration of Mr C's claim. But in these circumstances Chubb explained that its approach is to arrange a video interview to confirm the identity of its policyholder and to verify the loss. From listening to the audio call, I don't think Mr C gave a clear and valid reason why he couldn't agree to a video call.

After receiving Mr C's complaint our investigator asked Chubb if it was able to offer an alternative method of validation. It confirmed it was prepared to offer an in-person meeting to accommodate Mr C if this would be of benefit to him. It's reasonable that it offered an alternative. But as discussed, I can't see that Mr C made Chubb, or its agent, aware why he would not agree to a video call. The business wasn't aware of Mr C's grounds for not wanting to appear on camera. So, it wasn't aware there was a need to consider if there was an alternative means of validation it could offer him. Chubb has made clear that it needed to see Mr C to satisfy its identification checks. So, other than offering a meeting in person, I can't see that it was possible to avoid this.

Having considered all of this I don't think Chubb treated Mr C unfairly when it asked him to appear in a video call to validate his claim. Similarly, I don't think its agent spoke to him inappropriately. It's reasonable that Chubb has since offered an alternative to a video call. But I don't think the business acted unreasonably by relying on its policy terms when trying to validate Mr C's claim. So, I can't reasonably ask it to do anything more.

Should he wish Mr C can contact Chubb to arrange a video call or an in-person meeting to progress his claim.

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 C to accept or reject my decision before 4 August 2025.

Mike Waldron
Ombudsman