

The complaint

Mr F is unhappy that Connells Limited (“Connells”) didn’t include his bike as a specified item when he bought his buildings and contents insurance policy.

What happened

The background to this complaint is well-known to both parties, so I’ve summarised what I think are the key events.

Mr F bought buildings and contents insurance through the broker, Connells. His bike was stolen so he claimed under the policy. The insurer said the maximum he could claim was £1,000 in line with the cover for unspecified items. Mr F complained to Connells. He said he’d asked for £2,500 cover for his bike when he bought the policy. The schedule showed £2,500 of cover under the description of extra protection for unspecified articles, so Mr F thought the cover he’d asked for had been included. Mr F asked Connells to pay him the difference between the policy limit and the value of his bike.

Connells investigated Mr F’s complaint and issued its final response. Connells said the cover to which Mr F referred was included as standard in his policy. If he had wanted his bike insured, he would’ve needed to specify it for cover to its full value. The section providing cover for unspecified articles limited a claim for bikes to £1,000. Connells said its investigation hadn’t identified a request to include a greater level of cover for his bike, therefore it didn’t uphold Mr F’s complaint.

When Mr F brought his complaint to us, our investigator didn’t think Connells had done anything wrong. She said there was no evidence that Mr F had asked for cover specifically for his bike. Further, she said that Mr F had a responsibility to check the policy documents to ensure that the cover was sufficient for his needs. Our investigator didn’t uphold Mr F’s complaint.

Mr F said as a lay person he wouldn’t have known that the extra protection wasn’t for his bike, and he’d reasonably assumed it was for his bike because the amount was the same as the bike’s value. Mr F also thought Connells was trying to cover up a mistake by claiming that the £2,500 of additional cover, which was the exact amount he requested for his bike, was free. He pointed out that he hadn’t asked for any other additional cover.

Unhappy with the outcome, Mr F asked for an ombudsman 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’ve decided not to uphold Mr F’s complaint for broadly the same reasons as our investigator. I’ll explain.

The relevant regulator's rules say that before selling a policy, a business should provide information that is fair, clear, and not misleading. This is so that the customer can make an informed decision about whether the cover is right for them. The rules and industry guidelines also say a business should provide support and help with understanding, and enable customers to pursue their financial objectives. When reaching my decision, I've taken these rules into consideration, along with the evidence provided by both Mr F and Connells. Where the evidence is inconsistent or incomplete, I've thought about what is most likely to have happened in the circumstances.

Both Mr F and Connells provided a copy of the policy schedule which sets out the cover provided. Mr F had cover for buildings, contents and, under Section 3 *Extra Protection*, he had £2,500 of cover for *A. Unspecified Articles*. In the same section, the schedule showed that there was no cover available for *B. Specified Articles*.

If Mr F had asked for his bike to be insured for £2,500 as a specific item, then I'd expect to see the level of cover recorded under *B. Specified Articles*. Moreover, I'd expect to see details of the bike and its actual value recorded in the policy documents. Mr F provided a copy of the sales invoice for his bike, so he would've likely been able to give the bike's model and other details to Connells had he asked for cover. I haven't seen anything to suggest he provided any such details. Connells provided a statement from the sales advisor who said they had no recollection of Mr F asking to include a bike as a specified item.

Mr F provided a copy of the welcome letter he received with his policy schedule and the policy booklet. The letter states:

You should check the documents carefully to ensure that the information is correct and that the cover meets your needs.

I've also noted that Mr F reported the total value of his contents was £15,000. Mr F said his bike was worth £2,500, and likely more than that to replace. Given that the bike's value was a significant proportion of his overall belongings, if he'd asked for it to be insured I think it's reasonable to have expected him to make sure the bike was clearly detailed in the policy.

Mr F said he thinks Connells has tried to cover up a mistake by saying the £2,500 extra protection was included for free. The policy documents include a statement of fact which says:

*Section 3A – Extra Protection Unspecified Articles
Extra Protection - £2,500 provided free for personal items outside the home with Contents cover*

Therefore, I'm satisfied that the extra protection was included as free benefit. I've noted that the policy documents also show bike cover is an optional add-on.

Having considered this information, and on balance, I don't find that there's sufficient evidence to support Mr F's claim that he asked to specify his bike on the policy. I see no reason to ask Connells to pay the difference between any settlement and his bike's value.

My final decision

For the reasons I've given, my final decision is that I don't uphold Mr F's complaint about Connells Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 25 June 2025.

Debra Vaughan
Ombudsman