DRN-5565531

The complaint

Mr I has complained that Assurant General Insurance Limited (Assurant) unfairly declined a claim under his mobile phone policy.

What happened

Mr I contacted Assurant to make a claim for a lost phone. Assurant considered the claim and declined it. It said Mr I had confirmed his phone was password protected and only he knew the password. He had also confirmed the phone was connected to his cloud account. When Assurant asked for evidence the phone was connected to the cloud, Mr I said it wasn't showing on his account and might have been removed.

Assurant said it had asked for reasonable evidence to support the claim and as Mr I had been unable to provide this it had closed the claim. Although Mr I had said someone else might have logged into his account and removed it from the cloud, it said this would require the password to do so. So, it considered this unlikely.

When Mr I complained, Assurant maintained its decision to decline the claim. So, Mr I complained to this Service. Our Investigator didn't uphold the complaint. She said Mr I had confirmed to Assurant that only he had the password for his phone. She said, on balance, it was reasonable for Assurant to say someone else couldn't have accessed the phone. So, she said it was reasonable for Assurant to decline the claim.

As Mr I disagreed, including that someone else couldn't have accessed his phone, 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 this complaint. I will explain why.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. So, I've looked at the complaint in this context.

When Mr I reported his claim, he spoke to an assessor who asked him questions about how the phone was lost. During that conversation, Mr I confirmed his phone was registered to his cloud account and that he had tried to call his phone. He also confirmed that only he knew the password to his phone. At the end of the call, the assessor asked Mr I to provide some documents. This included evidence of the phone being connected to the cloud and the call log to show he had tried to call his phone.

Mr I then emailed Assurant and said the phone had been logged out from the cloud. He also said he couldn't access the phone log to show he had made the phone call. He said he had used someone else's phone to make the call when he returned to the shopping mall where he thought the phone was lost and he didn't know that person. Mr I later said he thought a hacker had logged his phone out of his cloud account.

As Mr I couldn't provide the requested information, Assurant declined the claim. It said it had asked for reasonable documents to support the claim. It said it wasn't able to properly assess it.

So, I've thought about this. I'm mindful it's for a policyholder to show they're making a claim for an insured loss. It's normal for an insurer to ask for information and evidence to help it assess a claim. Assurant asked Mr I a range of questions about what happened. Given he confirmed the phone was connected to the cloud and that he called his phone, I think it was reasonable that Mr I was asked to provide evidence of this.

Mr I had confirmed to Assurant that his phone was password protected. It's my understanding that Assurant sent Mr I specific instructions about how to access his cloud account. This included that he shouldn't remove the phone from the cloud because this might result in the claim being closed. Mr I then told Assurant his phone had been logged out of the cloud, possibly by hackers. This Service would normally consider that it's difficult to get around the security of a mobile phone without knowing the password. So, I think it was reasonable that Assurant thought it was unlikely someone other than Mr I could have removed the phone from the cloud. I also think it was reasonable for Assurant to decide it wasn't able to properly assess the claim as Mr I was unable to provide evidence the loss happened in the way he had described. So, I think it was fair that Assurant declined the claim.

As a result, I don't uphold this complaint or require Assurant 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 I to accept or reject my decision before 9 September 2025.

Louise O'Sullivan
Ombudsman