

The complaint

Ms M has complained that AWP P&C S.A. (AWP) unfairly declined a claim under her bicycle insurance policy.

What happened

Ms M contacted AWP to make a claim when her bike was stolen. AWP assessed the claim and declined it. It said Ms M hadn't complied with the policy condition that her bicycle must not be visible from outside the storage unit.

When Ms M complained, AWP maintained its decision to decline the claim. So, Ms M complained to this Service. Our Investigator didn't uphold the complaint. She said the photographs showed it was possible to see bicycles within the storage area. This didn't meet the security requirements in the policy. So, she said it was reasonable to decline the claim.

As Ms M didn't agree, including because she said it wasn't possible to see her bicycle from outside the storage unit, 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 thought about this complaint in that context.

The policy terms and conditions explained there were four locations, labelled A to D where the policy provided cover. AWP said Ms M's bicycle was at location D, which the policy defined as:

“✓ a privately-accessed pedal cycle storage unit within the immediate boundaries of your home, hall of residence, boarding school or house of multiple occupancy (HMO)

✓ a hallway in a block of flats with lockable access restricted to residents

✓ a balcony with lockable entry accessed only by you on the second floor or above

The following are not approved locations:

✗ storage units where your pedal cycle is visible from the outside

✗ storage units on a public road or pavement

✗ any balcony on the ground or first floor

✗ any balcony that is easily accessible to anyone other than you”

I'm not aware of any disagreement that this was the appropriate part of the policy under which the bicycle was covered. I also think it was reasonable that AWP considered the claim under this part of the policy.

The bicycle was in a storage unit at the property where Ms M lived. So, the policy required that Ms M's bicycle wasn't visible from outside the storage unit. AWP has said the bicycle was visible. Ms M disagrees and has said her bicycle wasn't visible. So, I've looked at the photos Ms M provided to support her claim, as well as additional photos she provided to this Service.

I'm aware that looking from the street there was a set of gates, then a strip of land that belonged to the property and then large bins that were normally in front of gates to the area in which bicycles were stored. Ms M has said this meant it wasn't possible to see into the storage unit from the street. She has also provided statements from others who confirmed this was the case. However, I note the policy didn't say the bicycle must not to be visible in the storage unit from the street. It said from "*outside*".

Ms M has also said someone could only look through the storage unit gates if they were trespassing. Although that might be the case, I don't think that makes a difference. I think it's fair to say that part of the risk AWP was trying to mitigate was someone who wasn't meant to be there being able to look into the storage unit and seeing there were bicycles in it.

But, I'm also mindful that the policy said "*your pedal cycle*", so Ms M's individual bicycle, needed to be visible from outside. So, I've looked at whether it was fair for AWP to decide that was the case. Looking at the photos of the storage unit gate, I could see there were bicycles in the unit behind it. I'm aware Ms M has said this required looking over the top of the large bins, which were normally locked in place. But, I haven't seen anything that persuades me someone close to the bins couldn't see over them. The gate had vertical bars and the lower part had mesh on it. So, I think it was possible to look through the storage unit gate at what was behind. Ms M has also said the bicycle was in the middle of other bicycles, which meant her individual bicycle wasn't visible. Looking at the photos provided, through the gate I could see a line of bicycles and the back wall of the storage unit. So, I'm not persuaded it wasn't possible to see Ms M's bicycle through the gate.

Having thought about this carefully, I think it was reasonable for AWP to decide Ms M's bicycle was visible from outside the storage unit and that this was material to the claim. So, I think it was fair for AWP to decline the claim. As a result, and although I'm aware of Ms M's understandably strong views on her claim and her reasons for this, I don't uphold this complaint or require AWP 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 Ms M to accept or reject my decision before 15 September 2025.

Louise O'Sullivan
Ombudsman