

## **The complaint**

Mrs M is unhappy with the way U K Insurance Ltd (“UKI”) responded to her concerns when she reported items missing from her property returned from storage.

When I refer to what UKI said or did, it should be taken to include things said or done on its behalf by its appointed contractors.

## **What happened**

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

Mrs M had buildings and contents insurance underwritten by UKI. In 2022, she claimed under the policy following an escape of water which damaged her home. UKI accepted the claim and over two visits, Mrs M’s belongings were move into storage.

When her belongings were returned, Mrs M noticed that some deeply personal and sentimental items were missing. She asked UKI to look into it. Amongst other explanations, UKI said it hadn’t received the items into its storage locations.

Mrs M complained to UKI because she thought it hadn’t looked for her belongings promptly or thoroughly. And she dissatisfied with one agent who she felt disbelieved her and lacked empathy.

UKI issued a final response, dated 23 January 2025, in which it said:

- All items were photographed and listed.
- Contractors had confirmed they’d looked for the missing items.
- It was unlikely they had been lost while in their care because the boxes remained sealed.
- The most likely explanation for the missing items was that they were disposed of along with other items deemed to be beyond repair.
- Feedback was given to the agent Mrs M complained about.

UKI said Mrs M should include the financial value of any missing items in her overall claim. In respect of the sentimental items, UKI apologised for being unable to return the items and paid £500 by way of apology for the upset caused.

Unhappy with the response, Mrs M brought her complaint to us.

While our investigator sympathised with Mrs M, she didn’t uphold the complaint. Our investigator said UKI had looked for the items and, practically, it was unlikely that anything more could be done to locate Mrs M’s belongings at this stage. Our investigator accepted that no amount of money would replace the sentimental items, but she thought UKI had fairly compensated her for the upset caused.

Mrs M didn’t agree. She said UKI claimed it hadn’t received the missing items, so she didn’t

think it had looked for them. And Mrs M described the collection and storage process, which led her to think the items must have been delivered to the storage facility.

Because Mrs M didn't agree with our investigator's view, her complaint was 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 don't uphold Mrs M's complaint. To be clear, that doesn't mean I think UKI hasn't done anything wrong. Rather, it means that I think UKI has done enough in response to Mrs M's complaint.

The regulator's principles say that firms must act in the best interests of their customers and treat them fairly. My role is to decide whether UKI acted in line with these principles.

I'm not going to separate out each part of Mrs M's complaint and that's because I don't think it's the right thing to do here. Her complaint is not about a straightforward contents claim which can be dealt with by replacing items or with a financial settlement. I've heard what Mrs M has said about her belongings, and the deeply sentimental value they held for her. I know they can't be replaced, physically or financially. But what that does mean is, if UKI made a mistake, it can't really put this right.

Mrs M doesn't think UKI looked for her belongings because it told her they weren't on the list of items taken into storage. I can understand why she'd think that. I can also understand why she doesn't trust the list - she received items back which hadn't been recorded. So I've looked at what UKI did to try to find Mrs M's belongings.

I'm satisfied that it told its contractors to look for the missing items. This was not a single request, and I see UKI kept this request under check from the first notification in January 2024. I noted that one supplier said it was unreasonable to empty the entire storage unit to search for the items and they weren't prepared to do so. Given that they refused to carry out that action, I can't see why they would claim to have looked on other occasions if they hadn't. So I have no reason to doubt that UKI's suppliers did look for them. Ultimately, UKI can't say what happened to Mrs M's belongings and it seems the unfortunate likelihood is that they were disposed of.

I know Mrs M was unhappy with how one particular agent responded to her. UKI confirmed that feedback had been given and that it was not appropriate to say more about an individual agent. UKI took Mrs M's concerns seriously, and reported them to the relevant supplier. I think that's reasonable.

UKI paid £500 by way of apology for the upset caused. There's no evidence that UKI took Mrs M's belongings into storage, although it's more likely than not that it did. UKI has said it will settle the claim in respect of the financial element of the missing items. Mrs M has said there's no monetary value that she can place on the sentimental belongings. So I've thought carefully about the payment UKI made and I can't fairly say that it should pay more. There's nothing to suggest that UKI was aware of the sentimental value of any of Mrs M's belongings, so it would have placed the items in storage as it would any other item. Therefore, I think UKI's compensation payment is fair and reasonable for the upset caused by being unable to locate items it likely took into storage.

I'm sorry to disappoint Mrs M, and I can only imagine how upset she must be at the loss of

her cherished belongings. I think UKI has responded to her claim fairly and I'm not asking it to do any more.

### **My final decision**

For the reasons I've given, my final decision is that I don't uphold Mrs M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 10 October 2025.

Debra Vaughan  
**Ombudsman**