The complaint

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

What happened

Mr T made a claim for a lost mobile phone. Assurant assessed the claim and declined it. It said Mr T had provided misleading information about his claim.

When Mr T complained, Assurant maintained its decision to decline the claim. It said Mr T had said only he knew the password to his device. The SIM card continued to be used in the phone after it was lost. After the loss, calls were still being made to the phone number Mr T used to make the claim. It said it wasn't reasonable to think someone had guessed the code. It said this pointed to the phone still being in Mr T's possession.

So, Mr T complained to this Service. Our Investigator didn't uphold the complaint about the claim decline. She said Assurant had shown that the phone was still being used to make calls linked to Mr T after it was reported lost. She said it was reasonable for Assurant to think that the phone hadn't been stolen. She said Assurant should pay £100 compensation for issues with a data subject access request.

As Mr T didn't agree that if was fair for his claim to be declined, 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.

My decision is only about the claim decline. The data subject access request happened after Assurant issued its response to the complaint I'm considering. It therefore doesn't form part of this complaint and isn't something I can consider. Mr T would need to raise his concerns with Assurant, so it can consider them.

Mr T told Assurant his phone had been lost. Assurant investigated the claim. When Mr T reported the claim, he did this from a different phone number to the one in the lost phone. Mr T told Assurant only he knew the password to his lost phone. Assurant found that in the days after the phone was reported lost, calls continued to be made using the lost phone and SIM to the phone number Mr T was using to report the claim to Assurant.

I've looked at the evidence and based on what I've seen, the phone and SIM continued to be in use together. Calls were made from the phone that had been reported lost to another number Mr T was using to make the claim. Assurant told Mr T it didn't think it was likely someone had guessed the phone's password. It said the evidence indicated the phone was still in Mr T's possession.

Based on everything I've seen, I think it was fair that Assurant declined the claim. It was of the view that Mr T provided misleading information. I think it was reasonable for Assurant to assess that the phone was likely still in Mr T's possession, which would mean he didn't have a valid claim under the policy.

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 T to accept or reject my decision before 3 October 2025.

Louise O'Sullivan
Ombudsman