

The complaint

Mr S is unhappy that Inter Partner Assistance SA (IPA) declined the claim he made under his travel insurance policy.

What happened

Mr S bought an annual multi-trip insurance policy that was underwritten by IPA. Mr S says that in August 2023 a bag containing his phone, laptop and money was either lost or stolen as he was leaving a hotel in one country and heading to another by car. It was only when he arrived in the second country that he noticed the loss. He made a claim on his travel insurance policy but IPA declined it. IPA said he hadn't reported the loss to the police or the hotel as soon as possible in accordance with the terms and conditions of his insurance policy.

Mr S complained. He said he'd contacted the hotel and the local police at the time of loss. And he provided some documentation from both. He said he couldn't provide evidence from his phone that he'd contacted the police on the day of the incident because he didn't have his phone any longer. And the phone he'd borrowed to make the call belonged to a friend he no longer had contact with. IPA didn't change its decision. So, Mr S brought his complaint to this service. He explained the impact on him and complained that IPA had discriminated against him because he wasn't English, even though he'd lived in the UK for many years.

Our investigator didn't think IPA had acted unfairly. He was satisfied IPA had declined Mr S's claim fairly and in line with the terms of his policy. He was also satisfied IPA hadn't discriminated against Mr S because he's not a UK citizen.

Mr S didn't accept our investigator's view, so his complaint has been passed to me to make a final decision.

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.

The terms of Mr S's policy set out what he should do if his personal belongings or money is either lost, stolen or damaged. The policy says the following:

"You must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report."

Most travel insurance policies will say something similar. And, in principle, I don't think it's unreasonable for an insurer to ask for evidence that a loss happened before agreeing to pay a claim. There might be times where we'd think it was fair and reasonable for an insurer to pay a claim even if the policy holder doesn't have the necessary evidence. But I don't think that's the case here. Let me explain why.

Mr S says he didn't realise his bag was missing until he'd travelled to another country by car. He then used a friend's phone to call the police in the country where the loss had occurred, as well as calling the hotel he'd been staying at. Unfortunately for Mr S, there's not a lot of evidence to support this. He has obtained a short email from the hotel he was staying at to confirm he called the hotel the day after he left to see if they'd found his bag.

Mr S has also provided an email from the local police. This was in response to his request that they confirm he called them to report the incident on the date of loss in August 2023. But the email simply says that Mr S would need to provide further information about the incident, such as the date and place of loss and who reported the incident, before they could reply. The email from the police doesn't include a crime reference number or an incident report.

IPA declined Mr S's claim because he hadn't reported the loss and obtained a report within 24 hours of the incident or as soon as possible. As I said above, there might be occasions where I'd expect the insurer to pay the claim even though the policy holder hasn't provided the necessary evidence or there's a delay in providing it. Those occasions might be, for example, where the local police were reluctant to provide a report, or there were language difficulties that made communicating with the police difficult, or there was a long delay in obtaining a report after the loss was notified. But that's not the case here. Mr S says he did report the incident on the same day. The issue here is that there's no evidence to support that. So, I don't think it's unreasonable for IPA to decline this claim.

Mr S thinks IPA has discriminated against him because he's not a UK citizen. But I've not seen any evidence of that in the information I've seen. I can see why he's upset with the decision IPA has made but, as I've explained above, I think the decision they've made is fair and reasonable in light of the evidence available. Mr S has said he did everything he could at the time. He used his friend's phone to call the police and the hotel but he's not able to confirm that through phone records because he's no longer in contact with his friend. Again, that's unfortunate. But in the absence of those records or any other evidence to show that he reported the incident to the local police in August 2023, I don't think IPA has acted unfairly.

My final decision

For the reasons stated above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 July 2025.

Richard Walker
Ombudsman