

## **The complaint**

Mr H has complained that AWP P&C S.A. ('AWP') has declined his claim.

All reference to AWP includes any agents acting on its behalf.

## **What happened**

Mr and Mrs H had a travel insurance policy, underwritten by AWP. They made a claim when Mr H's baggage was lost by an airline.

AWP reviewed the information provided but declined the claim on the basis that Mr H hadn't provided invoices or proof of ownership of the items he was claiming for.

Mr H complained and unhappy with AWP's response, referred the complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think AWP had acted unfairly. Mr H disagreed and so the case has been passed to me for 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.

Having done so, I don't think this complaint should be upheld. I'll explain why.

The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.

The background to this matter is well known to both parties. So I won't repeat the facts here again. Instead I will focus on what I consider to be key to my conclusions.

The policy terms say: *"If baggage is lost, stolen or damaged while in the care of a carrier transport company, tour operator, authority, hotel, or other rented accommodation provider, you must report it to them, giving details of the loss, theft or damage and obtain written confirmation of the report. If the baggage is lost, stolen or damaged whilst in the care of the airline you must:*

*Provide receipts for items lost, stolen or damaged. Damaged items should be retained, as these will help you to substantiate your claim."*

Mr H was unable to provide receipts for the items he was claiming for, some of which he says he had for many years. This is understandable due to the length of time he may have owned the items. But AWP do accept proof of ownership instead of receipts and I have seen that on 17 April 2024, it sent an email to confirm that it would accept proof of ownership, in the absence of invoices - and confirmed this included pictures of wearing the items and packaging of the items.

As Mr H wasn't able to provide anything to prove ownership of the items being claimed, I can't say it was unfair of AWP to decline the claim.

AWP accepts it delayed in assessing the claim which no doubt would have caused frustration and annoyance to Mr H. For its delay, it paid Mr H £300 compensation. I think this is fair and reasonable taking into account the length of delay and because the delay didn't have a long-lasting impact. So I won't be asking AWP to do anything more.

### **My final decision**

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

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

Shamaila Hussain  
**Ombudsman**