

## **The complaint**

Mr E has complained about how Assurant General Insurance Limited (Assurant) dealt with a claim under a mobile phone policy.

## **What happened**

Mr E contacted Assurant to make a claim for damage to his mobile phone. Shortly after, Mr E spoke to Assurant's assessment team. However, the call ended part way through two phone calls. Mr E complained to Assurant about the time being taken to assess his claim.

When Assurant replied, it said its assessment team needed to speak to him to gather information about the incident to allow it to assess the claim. Mr E had said he didn't want to speak to the team. However, Assurant said it was unable to process the claim further without this step. It said it had closed the claim so that the assessment team didn't contact Mr E any further. However, if Mr E changed his mind, he should phone Assurant and he would be passed to the assessment team to process the claim further.

Mr E complained to this Service. Our Investigator didn't uphold the complaint. He said it was reasonable for Assurant to assess the claim. Mr E hadn't provided the information Assurant needed to process it. He said he hadn't seen evidence Assurant had delayed the claim or that it had cut off Mr E off during phone calls.

As Mr E didn't agree, 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 policy explained that Assurant would walk a policyholder through the claims process and tell them what information it needed to assess the claim. The policy also said it would ask for proof of ownership for the phone. I don't think it's unusual for an insurer to require information about the circumstances of a claim, including the details of an incident and proof of ownership for the item.

Mr E initially raised the claim through the online portal. He then phoned Assurant. He later said the assessment was inconclusive because the phone line went dead at Assurant's end. Assurant's records indicate that the call ended when Mr E was asked where he had bought the handset. It thought Mr E had ended the call.

A week later, Mr E spoke to Assurant again. Mr E has said that, during the phone call, the line went dead and this was, again, down to Assurant. Assurant's records indicated that the line went dead when it asked Mr E whether there was a SIM card in the phone. It thought Mr E had ended the call. It said it had tried to phone Mr E back but didn't get an answer.

I am unable to say why the calls came to an end in the way they did. However, I think the questions Assurant asked were reasonable. I've seen nothing that suggested to me that Assurant tried to stop the claim from progressing, such as by ending the calls. I also don't think it's unusual for an insurer to want to know where a phone had been purchased and whether it had a SIM card in it. Because of the calls ending, Assurant didn't have the answer to these questions. So, I think it was reasonable for it to decide it didn't have enough information to process the claim at that time.

From what I can see, Assurant closed the claim because Mr E didn't seem to want to deal with its assessment team any further. Instead, he wanted a response to his complaint so he could refer it to this Service. So, this is what Assurant did. However, I note that in its complaint response Assurant explained it hadn't declined the claim and Mr E could still phone to provide its assessment team with the required information. I think that was fair. I'm aware Mr E has told this Service he has the required information about the SIM cards and proof of ownership. If that is the case, he should provide it to Assurant if he wants to continue with his claim.

I haven't seen evidence Assurant delayed the claim. I also think it was reasonable that it stopped dealing with the claim because it wasn't provided with the requested information. So, having looked at what happened, I don't uphold this complaint or require Assurant to do anything else in relation to it.

I'm aware that more recently Assurant has written to Mr E to say it couldn't consider further claims from him for a period of time due to the number of claims made under his policy. However, this happened after Assurant issued its final response to his complaint. So, I'm unable to look at this as part of the complaint I've been considering. Mr E would need to discuss this with Assurant.

### **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 E to accept or reject my decision before 11 November 2025.

Louise O'Sullivan  
**Ombudsman**