

The complaint

Mr L has complained about the way Assurant General Insurance Limited, trading as Samsung Care+, handled a claim made on his mobile phone insurance policy.

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.

Our investigator thought Assurant had already taken reasonable steps to put things. I agree, and for the same reasons, so I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr L's claim for a damaged phone was accepted in principle by Assurant, and he paid the policy excess.
- The policy says the phone must be sent to Assurant for assessment. And Assurant will either repair or replace the phone if the claim is covered by the policy.
- Despite that, Assurant initially said Mr L could have the phone repaired in certain local stores. He tried to arrange that but was unsuccessful. Assurant then told Mr L it could arrange to collect his phone for assessment.
- I don't think Assurant managed Mr L's expectations as well as it could have done. It's accepted it caused an avoidable delay initially and has offered to pay £50 compensation. I'm satisfied that's fair and reasonable in the circumstances.
- Whilst Mr L may prefer for the phone to be repaired in store, that's not what the policy offers – and isn't something Assurant can offer directly or control. It can collect the phone from Mr L's home for assessment – which is what it's offered to do. I'm satisfied that's in line with the policy terms and a fair and reasonable offer.
- If Mr L chooses to arrange collection, I would expect Assurant to bear in mind its duty to handle claims promptly – particularly given the way the claim had been handled.
- I don't think Assurant needs to take any further action at this time in response to the complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 13 October 2025.

James Neville

Ombudsman