

## The complaint

Mr V complains Wakam UK Limited made unfair requests for evidence when assessing his claim.

## What happened

Mr V holds a travel insurance policy linked to his bank account. The policy is underwritten by Wakam.

In October 2024, Mr V had planned a trip abroad. However he was advised not to travel for medical reasons by his consultant. And so he cancelled his trip, and raised a cancellation claim with the insurer.

Wakam asked Mr V for documents to evidence his claim. However after reviewing the submissions, it said it was not satisfied all of the documents such as emails were valid, and it said it had identified discrepancies within the evidence Mr V had provided.

Wakam asked Mr V to provide some clarification and more supporting documents. In particular it asked him to explain a discrepancy in the amount claimed, and it stated it had found after investigation that Mr V had checked in to the hotel and a boarding pass had been issued for a flight one day before departure. It asked him to provide a screen recording of the cancellation emails he had received from the providers for the hotel and flight bookings. And it said the reason for requesting a recording was to ensure all of the details of the cancellation emails were visible and verifiable, due to the discrepancies.

Mr V disagreed with Wakam's request for screen recording evidence and made a complaint. He said Wakam had not requested evidence of this kind for past claims. He thought the request went against the policy terms and conditions and that the insurer was accusing him of fraud.

Wakam responded to Mr V's concerns and said it was not making an accusation, but needed to further verify the information that had been provided, due to several discrepancies it had identified. And it said it would be unable to progress the claim without the further evidence it had asked for.

Wakam didn't send a final response to Mr V's complaint. And so Mr V brought the complaint to this service.

An investigator here looked into what had happened and said they didn't think Wakam handled the claim unfairly.

Wakam made no comment on the investigator's view. However Mr V disagreed. In summary he still thought Wakam was not entitled to request a screen recording of his email inbox and said he found this request disproportionate, intrusive and unnecessary as he had already forwarded the emails. He also said he had been willing to provide answers on the matter of the discrepancies, and provided those details to this service. And he said he was left without a clear position as Wakam did not provide a final response to his complaint.

Mr V asked for a final decision from an ombudsman, and so the case has been passed to me to decide.

### **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.

And I've considered the relevant industry rules which say an insurer must handle claims promptly and fairly and shouldn't unreasonably reject a claim.

Having done so, I'm not upholding this complaint for the following reasons.

- When making an insurance claim, it is for Mr V as the policyholder to evidence to the insurer that his claim is valid. And in turn, the insurer is entitled to assess that evidence, and to ask for reasonable further information or documentation to verify the validity of the claim. The policy terms also provide for the insurer to request any information it reasonably requires.

So, the issue at the heart of this complaint is whether or not Wakam's requests for further evidence in this case were reasonable.

Having reviewed the request Wakam made and the reasons it gave in its emails to Mr V, I think the request was reasonable. I say that because although it is unusual for an insurer to request a screen recording of emails in an inbox, I'm satisfied Wakam asked for this as further verification after finding several discrepancies in the evidence Mr V had already provided. So in the particular circumstances of this case, I don't think the request was disproportionate or unfair.

- Mr V has also said he found the request for a screen recording of his personal email box to be intrusive. I've thought about this, but have noted that Wakam requested a screen recording of specific emails from providers related to Mr V's holiday booking. So I'm still not persuaded the request was unreasonable, as I don't believe this would have caused any other personal emails from Mr V's mailbox to have been made visible to the insurer.
- Mr V has said he was left in an unclear position as Wakam did not provide a final response to his complaint. Whilst I note Wakam did not send a formal final response, I've seen that it did respond to Mr V's emails. I'm satisfied that Wakam made its position sufficiently clear, in that it could not continue to progress Mr V's claim without the additional evidence it had asked for. And I think that stance was reasonable, because as I've explained above, the insurer is entitled to validate the evidence it receives in support of a claim.

I note Mr V has since said he can provide clarification on the discrepancies Wakam identified in the earlier evidence he provided, and he's sent details to this service. However I cannot consider that evidence within the scope of this decision. If Mr V wishes to provide more evidence and information to Wakam about his claim, he should do so directly.

### **My final decision**

For the reasons I've given, it's my final decision that I do not uphold this complaint and I make no award against Wakam UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 8 January 2026.

Gemma Warner  
**Ombudsman**