

The complaint

Mr B has complained that U K Insurance Limited trading as Direct Line (UKI) unfairly declined a claim under his home insurance policy.

References to UKI include companies acting on its behalf.

What happened

Mr B made a claim when his camera was accidentally disposed of. UKI assessed the claim and asked for proof of ownership. Mr B provided a handwritten receipt. UKI declined the claim because it said it hadn't received sufficient proof of ownership.

When Mr B complained, UKI maintained its decision to decline the claim. It said it was reasonable for it to ask for proof of ownership, which was outlined in the policy booklet as one of the steps it would take. However, it noted there seemed to be a short delay in it assessing a report, for which it offered £50 as an apology.

Mr B complained to this Service. Our Investigator didn't uphold the complaint. He said it was reasonable for UKI to decline the claim. The policy terms and conditions explained that UKI would validate a claim. Mr B sent UKI a handwritten receipt and a camera manual. He said it was reasonable for UKI to decide this wasn't sufficient for it to verify ownership. There was also no transaction trail for the cash Mr B said he used for the purchase.

As Mr B 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.

As part of considering this complaint, I want to explain what I'm able to look at. Mr B first submitted his claim in February 2025. On 5 March, Mr B complained that UKI's supplier had spoken to him and cast doubt on the validity of the receipt he had provided. He said that since then he had received no further information and his claim had not been settled. UKI responded to the complaint on 20 March. So, I can only consider what happened up to that point. I'm aware Mr B is concerned about how UKI assessed some photos he sent to it on 20 March, including issues around whether they were sent as a PDF or a JPG and its lack of updates following this. However, these don't form part of this complaint. UKI had already responded to the complaint when Mr B was asked to submit the photos and any assessment of them took place in the days that followed. If Mr B is concerned by how UKI assessed the photos, he needs to raise this with UKI directly as I'm unable to consider it. I will focus my decision on the issues I'm able to consider.

Mr B was concerned that UKI didn't accept the receipt he provided as proof of ownership of the camera. I've looked at the policy terms and conditions. These said:

"For any claims under Sections 1, 2, 3 or 5, you must:

> Give us any relevant information and evidence that we ask for at your own expense. This may include:

- Proof of ownership.*
- The value of the lost or damaged item."*

I don't think this wording is unusual. I also think it's normal for an insurer to request evidence to support a claim, including to show proof of ownership.

Mr B said his son had seen an advert for the second-hand camera on an online marketplace. Mr B's son had given Mr B the seller's phone number. The seller then delivered the phone to Mr B in person. Mr B paid £2,850 in cash for it. Mr B told UKI he had accidentally disposed of the camera when he was clearing boxes from his loft. Mr B provided UKI with a handwritten receipt which he said was signed by the seller. Mr B said he had used cash he kept at home to pay for the camera. So, he couldn't provide a bank statement to show the withdrawal. UKI also asked for evidence of any discussions that took place on the online marketplace. Mr B was unable to provide evidence of this.

I've looked at the handwritten receipt. This had a date on it along with brief details of the camera and lens kit and the price paid. It was signed by the person Mr B said sold him the camera. Mr B also provided UKI with a camera manual, which I understand was downloaded from the internet. Based on the information UKI was provided with, I think it was reasonable that it wanted further information to show proof of ownership. It's normal for an insurer to try and validate the circumstances a policyholder has provided in relation to a claim. I'm also mindful that the onus is on a policyholder to show they have a valid claim under the policy. Mr B provided a handwritten receipt with the seller's name on it but no other details about the seller. He was also unable to show evidence of the advert for the camera or of the money paid to the seller. So, I think it was fair that UKI wanted further evidence to support the claim.

In its complaint response, UKI explained it had requested that the claims team contact Mr B to discuss what information he could provide to support its reconsideration of the claim. I think that was reasonable and showed UKI was willing to continue to assess the claim. It's my understanding that the claims team contacted Mr B shortly after the complaint response was issued and this was when Mr B was asked to provide some photos, which he did a few days later. But this meant any issues with the photos weren't part of the original complaint and happened after the complaint response was issued. So, I'm unable to comment on this.

UKI also offered £50 compensation for the delays it found in the claim handling, including a delay in the claim team contacting Mr B following receipt of a report. In the circumstances, I think the compensation offered was fair and I don't require it to pay anything further.

So, having looked at what happened, I don't uphold this complaint or require UKI to do anything else in relation to it.

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 B to accept or reject my decision before 25 November 2025.

Louise O'Sullivan

Ombudsman