

The complaint

Mr R has complained that Starr International (Europe) Limited unreasonably refused to accept his claim for the loss of his phone under his mobile phone policy.

What happened

Mr R noticed his phone was missing on 24 February 2025 and so he made a claim to Starr having retraced his journey and trying to find it himself to no avail. Starr conducted a telephone interview with Mr R and said given the discrepancies it was not accepting his claim.

Mr R appealed but Starr wouldn't change its stance so he brought his complaint to us. The investigator was of the view that Starr hadn't done anything wrong. Mr R disagreed so his complaint 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.

Having done so, I'm not upholding this complaint. I do understand and appreciate that Mr R will be very disappointed so I'll now explain why.

Mr R said the last time he used his phone was between 10 and 11am just before he picked up his friend to bring him to the airport on 24 February 2025.

Before Starr had its telephone interview with Mr R, it checked the status of his phone's 'find my iPhone' (FMI) status on 26 February 2025. The FMI wasn't activated. However in the telephone interview Mr R said he had used the FMI to try and locate where his phone was and that it had shown its last known location.

Mr R then showed Starr a screenshot from his iCloud account dated 9 March 2025. That showed the FMI was activated. When Starr checked again it found that the FMI was indeed activated.

Starr said that in order to change the FMI status on the phone, you must physically have the phone to do this. So if the phone was lost there would be no way that Mr R could have activated it between 26 February and 9 March 2025. More so, given that Mr R confirmed he was the only one with access to his Apple ID and password. Apple also sends emails to the Apple ID email address to advise of any attempts to access the lost phone and Mr R never reported receiving any such emails. Further, also Mr R said he last used his phone on 24 February, however the last confirmed usage by his network provider showed the phone was last used on 23 February.

Mobile phone insurers do have access to the manufacturer systems which can verify issues of things like whether the FMI is activated, later deactivated or later re-activated again. Apple is clear that without the physical phone it's impossible to activate or change the FMI status. Starr's evidence clearly shows Mr R's FMI wasn't activated on 26 February and following Mr R's evidence of 9 March and indeed subsequently, the FMI was then showing as activated. I consider this evidence is crucial and I consider it's not possible to activate the FMI without access to the physical phone. Further Starr's evidence is independently produced via access to the manufacturer's systems. This is common across the mobile phone insurance industry so I don't find at all unusual. Further I don't consider there was any mistake made with Apple's systems over the status of Mr R's FMI as I have no evidence of that.

I'm less persuaded of the acute relevance of the rest of the evidence Starr also relied on although it's clear the phone was last used the day before Mr R said he lost his phone. Again there is no evidence that network providers update in batches as Mr R said and given the importance of this type of data not just for phone claims but also for investigation into varying criminal matters, I am not persuaded that Mr R's phone network didn't record his call log correctly.

On that basis and overall, I consider that Starr didn't do anything wrong in not accepting Mr R's claim.

My final decision

So for these reasons, it's my final decision that I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 4 March 2026.

Rona Doyle
Ombudsman