

The complaint

Mr and Mrs T complain Inter Partner Assistance SA (Inter Partner) has declined to pay their claim in full for their lost baggage under their travel insurance policy. All references to Inter Partner include its agents.

What happened

Mr and Mrs T took out a travel insurance policy starting in September 2024 to cover their trip abroad. Unfortunately, after they checked their baggage into their flight with their airline, some of it went missing and it wasn't returned to them. So Mr and Mrs T made a claim on their insurance policy. Initially, they claimed for the cost of the replacement essential items they needed while they were away and they later made a claim for the cost of their lost items which Inter Partner's records show were for around £975.

Inter Partner assessed Mr and Mrs T's claim around November 2024. And whilst it covered the amount they spent to replace essential items, it said it wasn't covering the cost of their lost items as Mr and Mrs T hadn't provided proof they owned the items they'd claimed for.

Unhappy with Inter Partner's decision, Mr and Mrs T raised a complaint. Inter Partner maintained its decision and pointed to the policy terms and conditions which say to make a claim, policyholders must provide proof of purchase, for example, receipts, valuations, cash withdrawal slips and statements. Mr and Mrs T didn't accept Inter Partner's response so they asked our Service to look into things. They didn't think it's reasonable to expect customers to keep receipts.

Our Investigator upheld the complaint in part. Whilst she accepted it was reasonable for Inter Partner to require an itemised list of the items Mr and Mrs T were claiming for and proof of purchase for the higher value items, she thought it should accept, for example, pictures of the items as proof of purchase. And she thought it should settle Mr and Mrs T's claim for the value of everyday items without any proof of purchase.

Both parties accepted our Investigator's view but Mr and Mrs T have said they haven't heard from Inter Partner despite chasing. So they would like a final decision. So the complaint's been passed to me to reach a decision on.

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.

Based on everything I've seen, I uphold this complaint broadly for the same reasons as our Investigator. I'll explain why.

Mr and Mrs T's policy says in summary, to make a claim for lost belongings and money, they must provide proof of purchase. And I don't think it's unusual or unreasonable for Inter Partner to require this for the items Mr and Mrs T are claiming for.

Mr and Mrs T have said they don't have receipts for all of the items but Inter Partner has now agreed to only require proof of purchase for the higher value items – and not for everyday items, like toiletries. And as it's more likely they'll have evidence of higher value items than day-to-day items, I think that's fair.

Inter Partner initially directed Mr and Mrs T to provide receipts, statements, valuations or withdrawal slips to prove they owned the items they've claimed for. But I consider it fair for Inter Partner to consider other forms of proof of purchase such as photographs or instruction manuals for the items if relevant. Mr and Mrs T should get in touch directly with Inter Partner with an itemised list of their belongings which were lost and reasonable proof they owned the items for it to consider.

Inter Partner has already offered Mr and Mrs T £150 compensation to make up for the service it provided which they've accepted. So I haven't considered this further here.

Putting things right

To put things right in this case, I direct Inter Partner to review Mr and Mrs T's claim and:

- Pay Mr and Mrs T's claim for their day-to-day items which it has agreed it doesn't need further evidence for, on receipt of an itemised list of the items lost.
- Pay Mr and Mrs T's claim for their higher value items upon reasonable and clear proof of ownership including but not limited to, receipts, statements and dated photographs.
- Pay Mr and Mrs T the £150 compensation it previously offered them if it hasn't done so already.

My final decision

For the reasons I've given, I uphold Mr and Mrs T's complaint and direct Inter Partner Assistance SA to put things right by doing what I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs T to accept or reject my decision before 30 September 2025.

Nadya Neve
Ombudsman