

The complaint

Mr Z has complained that Starr International (Europe) Limited unfairly and unreasonably refused to deal with his claim under his mobile phone policy when he lost his mobile phone.

What happened

Mr Z said he lost his phone on 28 January 2025 whilst on public transport in London. So he made a claim to Starr.

Starr said that on receipt of Mr Z's claim it did a search on 30 January 2025 to see if his 'Find My' (FMI) was activated on his phone. The report came back that FMI was 'not activated'. However Starr said when it did a further search on 1 March 2025 that report showed FMI had then been activated. Mr Z produced screenshots of his iCloud account on 1 April 2025 showing that there were no devices activated in the FMI. Given the empty FMI, Starr did another search on 2 April 2025 and again the search came back showing that FMI was activated.

Starr then declined to deal with Mr Z's claim on the basis that the status of the FMI can't be altered remotely, it can only be done using the physical phone. So there was no plausible explanation for how someone would have been able to bypass the security on Mr Z's phone, or indeed why they would have activated FMI when Mr Z confirmed this phone remains in his iCloud account as removing it would have disabled the Activation Lock.

For this phone to be synced to Mr Z's iCloud, with the Activation Lock enabled, Mr Z's phone would have to have FMI enabled. But on 30 January when Starr did its first search the report shows the FMI was not activated. So on this basis Starr refused to deal further with Mr Z's claim.

Mr Z brought his complaint to us. The investigator was of the view that Starr hadn't done anything wrong. Mr Z 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 Z will be very disappointed, so I'll now explain why.

It's the duty of every policyholder to prove their claim in the first instance. It's clear from Starr's report that on 30 January 2025, the phone's FMI was not activated. And it's clear from their further reports of 1 March and 1 April 2025 the phone's FMI was then activated.

I appreciate Mr Z's contention that he hasn't seen these reports, however these sorts of reports are standard in mobile phone insurance claims. This is because for every lost or stolen phone all insurers insuring Apple devices have the ability to check the appropriate

FMI status since it forms the backbone of the phone's security. Therefore there is nothing to show me these reports aren't accurate since they contain the correct details for Mr Z's phone.

Apple itself explains that if FMI isn't enabled before the phone goes missing, there's no other Apple service that can find, track or flag your device either.

Starr confirms that Mr Z told it that he used a high level of security on his phone such as face ID and a self-generated passcode, consequently it's impossible to subsequently enable FMI without having the actual phone or someone else having the phone's security passcode details and the phone. This point remains crucial in this complaint.

Starr said following its discovery that the FMI was activated on 1 March 2025, Mr Z sent in his iCloud screenshots on 1 April 2025 which showed there were no devices activated in FMI. So Starr did another FMI search on 2 April 2025 and found the FMI for Mr Z's lost mobile phone remained activated.

Starr said it then came to the conclusion that there was no plausible explanation for how someone would have been able to bypass the security on Mr Z's phone and furthermore why they would have activated FMI when Mr Z confirmed that his phone remained in his iCloud account. For the phone to be synced to his iCloud account with the Activation Lock enabled the phone would have to have FMI enabled. But the FMI was not enabled on 30 January 2025 when Starr first checked it. It remains that to amend that FMI status from Activated to Not Activated, the physical phone is required along with the user's Apple Password. Apple then sends the user an email concerning the activity and the user must confirm their email account if they want to deactivate the FMI and remove the device from the iCloud account. It also remains that any third party who found or stole this phone wouldn't activate this feature as they wouldn't know Mr Z's passcode or indeed have his face ID.

Therefore I don't think Starr did anything wrong in refusing to deal with this claim, given these clear discrepancies around FMI status and iCloud changes.

Mr Z also complained that he found Starr's line of questioning and general attitude intrusive. However Starr is fully entitled to validate claims which include gaining an understanding of what the claimant was doing and often where the claimant was too etc. I haven't heard in the call recording that the Starr adviser asked any questions which weren't relevant to enable it to validate Mr Z's claim.

My final decision

So, for these reasons, it's my final decision that I'm not upholding this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 8 December 2025.

Rona Doyle
Ombudsman