

The complaint

Mr F complains that Aviva Insurance Limited declined a claim he made under his mobile phone insurance policy.

Reference to Aviva includes its claim handling agent.

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.

Our investigator thought Aviva acted fairly and didn't need to take any further action. I agree, and for the same reasons, so I don't think it's necessary for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr F got in touch with Aviva to make a claim after his mobile phone was stolen.
- Aviva declined the claim by relying on a policy term which says, in summary, that Mr F had to enable any locking or location-finding feature on the phone. In his circumstances, that meant activating a 'Find My Phone' application and going on to mark the phone as lost in order to block others from accessing it.
- I think Mr F has accepted he didn't do this. He initially said he removed the phone from his account, which meant he couldn't activate the application.
- Mr F said he did this because unauthorised charges had been made to his bank accounts shortly after the theft. Whilst I can understand any concern about his security, this action meant Mr F couldn't comply with the policy terms.
- Mr F also suggested the thief may have removed the phone from his account, and therefore the thief prevented him from activating the application and complying with the policy terms. Aviva invited Mr F to provide evidence to support this possibility and said it would consider the matter further if he did. I think that was a fair and reasonable approach for Aviva to take.
- Though Mr F provided further information, Aviva wasn't persuaded it showed the thief removed the phone from his account. Aviva noted Mr F's version of events had changed at times. And it thought the evidence was inconsistent with another party accessing the account and making changes as Mr F had suggested. I agree with the outcome Aviva reached on this point.
- Taking all of this into account, I haven't seen anything to suggest Aviva acted outside of the policy terms or otherwise unfairly. As a result, I'm satisfied it was entitled to decline the claim.
- I'm also satisfied Aviva handled the claim reasonably in the circumstances. It was entitled to investigate the claim and seek further evidence. I consider it did so

promptly and fairly, in line with regulation. Whilst the claim handling process may have differed from a separate claim Mr F made several years ago, I don't think that means Aviva acted unfairly. It's entitled to consider each claim on its own merits and to change its processes over time.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 18 March 2026.

James Neville
Ombudsman