

The complaint

Mr C complains that Travelers Insurance Company Limited ('Travelers') unfairly declined his claim made on his marine insurance policy after his jet skis were stolen.

What happened

Mr C has a marine insurance policy with Travelers. It provides cover for two jet skis.

Unfortunately, Mr C's jet skis were stolen from his locked garage. The jet skis were on a trailer secured by a wheel clamp and hitch lock, and each were fitted with identification systems.

Mr C reported his claim to his insurer. He says he was subjected to disproportionate investigations and was required to provide a number of documents that weren't specified in his policy. Mr C says the whole claim process has been stressful with inappropriate questioning, and this has significantly impacted his well-being.

Travelers told Mr C it needed to carry out further investigations into the claim. But Mr C didn't agree. He said he had already provided all of the evidence requested and Travelers appear to be avoiding and delaying payment of the claim. So, he complained.

Travelers told Mr C that if he refused to cooperate with its investigation, the claim would be put on hold. And so, Mr C referred his complaint to this Service.

One of our Investigators reviewed the evidence and found that Travelers Insurance handled the claim fairly and reasonably. She said it was Mr C's responsibility to prove he had a valid claim, and it was appropriate for Travelers to seek further validation. The Investigator considered the insurer's request for an additional interview to be reasonable and therefore did not uphold the complaint.

Mr C didn't agree. He said the whole matter has impacted his mental health and asked that any further interviews be conducted in writing rather than face to face. Mr C says if that isn't possible then it would ask Travelers to make a decision on the claim on the evidence it currently has. Travelers said it was awaiting the outcome of Mr C's referral to this Service. Because Mr C remained dissatisfied the complaint has come 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, and despite the great deal of sympathy I have for the difficulties Mr C has faced advancing this claim, especially given his mental health problems, I'm not upholding this complaint. I know this will come as a disappointment to Mr C, but I'll explain why.

I think its important to explain I've read and taken into account all of the information provided by both parties in reaching my decision. If I've not reflected something that's been said in

this decision its not because I didn't see it, its because I didn't deem it relevant to the crux of the complaint, which in this instance is Travelers request for a further interview. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Mr C submitted a claim for the theft of his jet skis. Travelers looked into the claim as insurers do and appointed a company to validate the claim. An agent attended the storage garage in order to obtain information and evidence regarding the claim. A report was then provided to Travelers. The content of the report is confidential, but it led to Travelers asking for further information and another meeting to investigate some discrepancies in the information provided.

There is an onus on the policyholder to show their claim falls within the terms of the policy.

I know Mr C found the investigation into the claim intrusive and difficult; leaving him believing Travelers were trying to put up barriers to his claim. Mr C did cooperate with Travelers initially.

But when it became clear there would be further investigations into the claim he refused a face to face interview and asked that the questions be put to him in writing. While I can understand Mr C's concerns, insurers are duty bound to investigate claims to ensure they are genuine. And given that Travelers were unable to confirm cover, I think Travelers acted fairly in looking to get to the bottom of the claim. Especially given the likely value of the claim.

Also, there is always an expectancy for the insured to cooperate with their insurer, and I wouldn't expect Travelers to provide a list of questions it would like answered without any opportunity to discuss the claim in further detail. Given that Travelers have been unable to validate the claim I would have expected Mr C to make himself available in order to clear this up with Travelers, but he didn't. I understand the claim has impacted Mr C's mental health and I am sorry to hear that, but I don't think that means he shouldn't have to engage in the claim process given he's chosen to make it. And I don't think it's fair to ask Travelers to pay a claim it has been unable to validate.

Mr C wants Travelers to make a decision on the claim based on the information it currently has. I'm not able to compel Travelers to accept a claim it hasn't had an opportunity to validate. I can see Travelers have said they can be flexible to ensure Mr C doesn't have to take time off work and to minimise any impact on day to day life. And I think that's fair.

We wouldn't normally expect a business to put a claim on hold pending an outcome from this service, but I can see why Travelers did so here. It needs Mr C to provide further information and evidence in order to validate the claim. And Mr C is unable to do this in a face to face interview because of the impact on his mental health.

Given all of the above I can't say Travelers didn't act in good faith or unreasonably when it asked further questions regarding the claim. Travelers is entitled to assess the claim, and it hasn't been able to do so.

I recognise this isn't the outcome Mr C was hoping for, and I empathise with how distressing this situation has been for him, and for the financial impact he may experience as a result.

However, my role is to decide whether Travelers has acted fairly. Based on what I've seen, I think it has.

My final decision

For the reasons I have given, I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 November 2025.

Kiran Clair
Ombudsman