

## **The complaint**

Ms N complains U K Insurance Limited (UKI) hasn't settled the claim she made under her contents insurance policy.

Ms N is being represented in this complaint by her husband, Mr N.

## **What happened**

Ms N purchased a contents insurance policy which was provided by UKI. In May 2025 whilst abroad, Mr N's belongings, including a laptop, were stolen and so a claim was submitted under the policy. UKI considered the claim but said it was unable to make payment toward the laptop without further evidence being provided. Mr N raised a complaint with UKI. He also said UKI's claim handler had provided him with false information.

On 12 June 2025 UKI issued a final response to the complaint. It said due to the value of the laptop, and Mr N advising it was a work laptop, it would require some form of evidence such as a receipt or evidence of the cash used to purchase it. It said it requested the recordings Mr N said he had of its case handler providing false information, but these hadn't been received so it was unable to review this further. Ms N referred the complaint to this Service.

Our Investigator looked into things. She said she thought it was reasonable for UKI to request proof of payment of the laptop, and without this, it was fair for it not to settle the claim. She also said she thought UKI had handled the claim fairly.

Mr N didn't agree with our Investigator. He provided a detailed response but in summary he said he believed he had already provided sufficient evidence of ownership of the laptop. He said it was unreasonable for UKI to request evidence which was on the stolen laptop, and it was disadvantaging cash buyers. He also believed the handling of his claim was unprofessional.

As Mr N didn't agree with our Investigator, the 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.

I want to acknowledge I've summarised Ms N's complaint in less detail than it's been presented. I've not commented on every point that has been raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Ms N and UKI I've read and considered everything that's been provided.

The relevant rules and industry guidelines explain UKI should handle claims fairly, and shouldn't unreasonably reject a claim.

UKI has offered Ms N a settlement for all of the items claimed for, other than the laptop. It has said it needs further evidence such as a receipt of purchase dated before the date of

loss, or bank statements showing cash withdrawal or transfer. So, I've considered whether I think this is reasonable in the circumstances.

It is a condition of Ms N's policy that, for any claims under the section she is claiming under, she must provide UKI with any relevant information or evidence it asks for, which may include proof of ownership.

Mr N has provided UKI with photographs of the laptop on his desk at his home. He has said the original purchase receipt is on the laptop that was stolen. However, he has provided an email from the individual he said he purchased the laptop from who confirmed Mr N purchased the laptop in December 2024, paying 48,500 Danish Krone in cash instalments. This email was sent to Mr N after the date of loss following him contacting the seller to see if they could provide further evidence.

Based on the evidence provided, I don't think it was unreasonable for UKI to request further proof of ownership, such as a receipt or bank statements, before agreeing to settle Ms N's claim for the laptop. The laptop being claimed for is high value, purchased for over £5,000. And the emails Mr N has provided are from after the date of loss, and UKI have no further evidence to verify Mr N paid this person for the laptop.

In the circumstances of this claim, I think it was reasonable for UKI to ask for the additional evidence it has done, and it was reasonable for it to not settle the claim until this has been provided. If Ms N or Mr N can provide UKI with further evidence, such as bank statements, then I would expect UKI to consider this.

Mr N has said he is unhappy with the way UKI has handled his claim. He has said he was provided with false information and that the tone and handling by certain handlers was unprofessional and unnecessarily adversarial.

I've listened to the recordings of the calls Mr N had with UKI's claim handlers and I'm satisfied the handlers dealt with these calls fairly and professionally.

Mr N told UKI he had recordings of its handlers lying to him on several occasions, but UKI has said these recordings weren't provided to it. Mr N also hasn't provided any recordings to this Service, and I'm satisfied he has been given reasonable opportunity to do so. Based on the recordings I've listened to, I'm not persuaded Mr N was provided with incorrect or misleading information by UKI's claim handlers.

Mr N has said UKI asked a third-party to validate his claim, but it specifically asked it not to validate his claim for his laptop. He said this obstructed the claim he made for his laptop.

I can see UKI asked its supplier to validate the other items claimed for, such as Mr N's wedding ring and laptop accessories. However, it had already decided not to cover Mr N's laptop without further evidence being provided by this point, so it didn't require its supplier to validate the laptop. I don't think this is unreasonable in the circumstances and don't agree this obstructed Mr N's claim.

I'm aware this will be disappointing for Ms N and Mr N, as I know how strongly they feel they have been treated unfairly by UKI. However, for the reasons I've explained above I think UKI handled the claim fairly, and so I don't require it to take any further action in relation to Ms N's complaint.

### **My final decision**

For the reasons I've outlined above, I don't uphold Ms N's complaint about U K Insurance

Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 4 February 2026.

Andrew Clarke  
**Ombudsman**