

The complaint

Mr S complains about the response of U K Insurance Limited ('UKI') to his home insurance (contents) claim.

What happened

The background to this complaint is well known to both parties. I won't repeat in detail what's already known to both parties. Instead, in my decision, I'll focus mainly on giving the reasons for reaching the outcome that I have.

In March 2025, Mr S said his property experienced a power outage that led to his home freezer defrosting and the loss of around £200 of food. He registered a claim with UKI in May 2025. UKI asked for additional information to help validate the claim. Mr S raised a complaint about UKI's response to the claim – including the time taken and additional information requested.

Unhappy with UKI's response Mr S referred the complaint to our Service for an independent review. Our Investigator considered the complaint but didn't recommend that it be upheld. As the dispute remains unresolved, it's been referred to me for a final decision.

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 Service is an alternative, informal dispute resolution service. Although I may not address every point raised as part of this complaint - I have considered them. This isn't intended as a discourtesy to either party – it simply reflects the informal nature of our Service.

The scope of this decision

My decision will only consider the complaint as raised to UKI and addressed in a final response letter dated 29 July 2025. Although UKI have explained how this claim has been recorded and they appear to have done so accurately, any further dissatisfaction that has occurred after that date would first need to be raised by Mr S with UKI before our Service could investigate further issues.

It's not the intention of our Service to prejudice any open claim, and both parties will note I've not made any additional findings on the evidence of the loss (as presented).

Mr S has referred to his employment on several occasions when communicating with our Investigator. Whilst it's unclear what the relevance of this is to the merits of the complaint he asked our Service to independently consider, our Service considers each complaint on its' own merits and the evidence presented - regardless of who the complainant or respondent business are. Of course, Mr S isn't obligated to accept this final decision and can find more information about using our Service at this link: <https://www.financial-ombudsman.org.uk/consumers/expect>

My key findings

I don't uphold this complaint and will explain why below.

- The starting point with any insurance claim is the insured (Mr S) must show - within reason, that an insured event covered by the policy has occurred in which he has suffered an insured loss. If he can, then the onus passes to UKI to either accept the claim and settle it in line with the policy terms, or show that a policy limitation, exclusion or breach of warranty has occurred that allows them to decline the claim or limit their claim outlay. Here, Mr S was unable to satisfy the first part of the test and UKI asked for further information to allow them to validate this claim.
- I've considered if the further information requested (26 June 2025) was reasonable - and I find it was. I say this because; 1- it was unclear if the photos provided were of frozen or spoiled/damaged food that was being claimed for; 2- concerns existed over the metadata (dates) related to the photos and 3- there were discrepancies with the claim as presented.
- Mr S was given a fair opportunity to engage with UKI to allow them to validate the claim and they followed up with him on several occasions. Rather than provide the requested information in full, Mr S chose to raise a complaint. Further attempts were made to help progress the claim (and respond to the complaint) on 16 July and 18 July 2025.
- Returning to the 'starting point' with any insurance claim, Mr S must reasonably satisfy UKI that an insured event (the freezer thawing) has occurred and he suffered a loss/damage to an insurable interest. Here, at claim notification the evidence of a loss was a shopping list – not photos or receipts. When UKI did ask for evidence of the loss, a small number of photos were provided, but meta data didn't support they were taken around the time of the loss event.
- UKI's position is they wanted a response to the question below (from 22 July 2025) and were still awaiting a response, as of the final response letter dated 29 July 2025:

“As requested, please find attached the meta data from the photos provided by you of the frozen food. Please can you confirm, as discussed, if this is a photo of the defrosted food or a photo of the replacement of the defrosted food.”

Overall, I find the position UKI have taken to be reasonable, as they tried to validate the claim. For the claim to progress, Mr S needed to engage with them and provide reasonable evidence that was requested – and he failed to do so. Mr S has focused heavily on the request from UKI being onerous and referred to needing to provide over 100 photographs. But I've not found any supporting evidence that UKI ever asked for that number of photographs.

- Mr S expressed general dissatisfaction with the Service received from UKI. I don't uphold the complaint for this reason as I've not found evidence of clearly avoidable delays, poor communication or mismanaged expectations that are poor to the extent that would justify directing UKI to do something to put things right. Any claim will bring with it a certain level of unavoidable inconvenience.

Overall, my decision will disappoint Mr S, but it ends our Service's involvement in trying to informally resolve his dispute with UKI.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 May 2026.

Daniel O'Shea
Ombudsman