

The complaint

Mr F and Mrs R complain Aviva Insurance Limited (Aviva) has declined the claim they made under their home insurance policy.

As Mrs R has been leading in this complaint, and for ease, I've referred to her throughout.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mrs R purchased a home insurance policy which was provided by Aviva. The policy included cover for both her buildings and contents. Mrs R unfortunately lost her wedding and engagement rings at home and so made a claim under her policy. Aviva declined her claim as it said her policy didn't include personal belongings cover. Mrs R raised a complaint.

On 13 June 2025 Aviva issued Mrs R with a final response to her complaint. It said cover for jewellery only applied in relation to specific insured events such as fire, storm or flood and not if the items were lost at home. It said the optional personal belongings cover would have needed to be selected for these circumstances to be covered. It also said this requirement was clearly outlined during the online application journey and within the policy schedule and wording. Mrs R didn't think this was reasonable and so referred her complaint to this Service.

Our Investigator looked into things but didn't uphold Mrs R's complaint.

Mrs R didn't agree with our investigator. In summary she said the online sales journey gave her the reasonable expectation that items under £2,000 would be covered inside the home without being declared. She also said she received contradictory information from Aviva about her claim being covered.

As an agreement couldn't be reached, 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 Mrs R's complaint in less detail than she's presented it. I've not commented on every point she has 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 Mrs R and Aviva I've read and considered everything that's been provided.

The relevant rules and industry guidelines explain Aviva shouldn't unreasonably reject a claim.

I've reviewed the terms of Mrs R's policy to see whether I think it was reasonable for Aviva to

decline her claim. I can see the terms of Mrs R's policy explain Aviva provides cover for loss or damage to contents caused by a number of specific perils such as fire, theft and escape of water. The items Mrs R has claimed for weren't lost or damaged due to any of the listed insured perils and so under the terms of Mrs R's policy, her claim isn't covered.

For Mrs R's claim to be covered, she would have needed to have purchased an optional add on to her policy, providing cover for personal belongings. I can see from Mrs R's policy schedule that this isn't something she purchased. So, based on the terms of Mrs R's policy, I think it was reasonable for Aviva to decline her claim.

Mrs R has said she thinks the policy was mis-sold. She said information provided at the point of sale gave her the reasonable expectation that her jewellery would be covered as long as it was valued less than £2,000.

When Aviva sold Mrs R her policy, it had a responsibility to provide Mrs R with clear, fair and not misleading information to allow her to make an informed decision about whether the policy she was purchasing was right for her.

I can see when Mrs R purchased her policy she was told Aviva's standard policy provided cover for valuables in the home up to £10,000 with a maximum item value of £2,000. And that if she had watches or jewellery worth more than £2,000 she would need to declare this in order for it to be covered.

She was also given the option to add 'Unspecified Personal Belongings Cover' to her policy which would provide cover for items she could take out of her home worth £2,000 or less. The information provided by Aviva explained this included jewellery and the cover would protect items if they were lost, accidentally damaged or stolen.

I can see Mrs R also had the option to review the policy terms before purchasing the policy, which I think clearly explain Mrs R's cover was limited to specific insured perils. And once Mrs R purchased her policy she had access to her policy schedule which stated:

'This policy provides cover for loss or damage caused by unexpected events such as fire, theft, subsidence and flood (and temporary alternative accommodation or loss of rent if your home can't be lived in as a result of such insured events), and your legal liability to third parties as owner and occupier.'

Taking all of this into consideration I think Aviva provided Mrs R with enough clear, fair and not misleading information about the policy she was purchasing. I think the information provided made it clear Mrs R's buildings and contents were insured for particular perils, and if Mrs R wanted additional cover she had the option to purchase this. Whilst I know this will be disappointing for Mrs R, I don't think Aviva mis-sold her policy.

Mrs R has said she was given misleading information by Aviva about her claim being covered. I've read an online chat transcript between Mrs R and Aviva. During this online chat Mrs R was told by an advisor she had cover for valuables in the home up to £10,000 with a single item limit of £2,000. When Mrs R said she lost the item at home and her items were below these limits, she was passed to the claims team who confirmed Mrs R's circumstances wouldn't be covered. I don't think Aviva provided Mrs R with misleading information about her claim. The first handler confirmed Mrs R's policy limits before passing her to the claims team who confirmed her claim wouldn't be covered. So, I don't think Aviva made an error when handling Mrs R's claim.

I naturally empathise with Mrs R given the loss of her items which clearly meant a great deal to her. However, for the reasons I've outlined above, I don't uphold her complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr F and Mrs R's complaint about Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F and Mrs R to accept or reject my decision before 4 February 2026.

Andrew Clarke
Ombudsman