

The complaint

Mr S complains about how Zurich Insurance Company Ltd (“Zurich”) handled a claim he made under his travel insurance policy.

What happened

The details of this complaint are well-known to both parties, so I won’t repeat them here. Instead, I will focus on the reasons for my 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.

Having done so, I’ve come to the same outcome as the Investigator, and I do not uphold this complaint.

It’s not for this Service to act as claims handlers or progress a claim on the insurer’s behalf. Instead, we look to see whether the insurer can justify the decision they took, based on the available evidence. Mr S raised a claim for damage to a phone and a tablet. I will address each item in turn.

The phone claim

Mr S submitted evidence which he says shows that an out-of-warranty inspection fee was £306 and the repair was £484. Zurich settled the claim by paying Mr S the cost of repair (£484) minus the excess (£50). I find that was fair and in line with the policy conditions.

Mr S asked Zurich to reimburse the cost of an out of warranty inspection fee. While this cost would normally not be met under the policy, Zurich agreed to reimburse the cost showing on the manufacturer’s website of £30. I appreciate Mr S says the inspection fee was £306. But I don’t find this is the case, as the manufacturer’s website clearly shows the fee is £30.

The screenshot Mr S provided shows a smaller number “6” towards the top of the price of £30 to refer to additional information at the foot of the page. The £30 fee was also confirmed via a discussion between the manufacturer and Zurich directly. Overall, I find that Zurich’s settlement of the first item under the claim was reasonable.

The tablet claim

I appreciate Mr S has outlined why he disagrees that his tablet is not a particular brand and says Zurich could have checked this. But I’m satisfied that’s not what they’ve outlined here. Zurich has said they ultimately couldn’t progress the claim because they hadn’t received proof of ownership or repair documents from Mr S.

Like all insurance claims, the onus rests with the policyholder to demonstrate they have suffered a loss the policy covers. In the absence of the information Zurich requested, they declined to progress the claim but agreed to do so on receipt of further information. I find that fair and reasonable because Zurich is entitled to take reasonable steps to validate a claim before they accept it.

I agree that Zurich's customer service fell short at times, and I appreciate that would have been frustrating for Mr S. Zurich has already apologised for that and paid £150 compensation, which I think is fair. So, I don't think there's more they need to do to put things right here.

My final decision

For the reasons I've given above, my final decision is that I do not uphold this complaint. That means Zurich Insurance Company Ltd don't need to do anything more than they have already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 December 2025.

Stephen Howard
Ombudsman