

The complaint

Mrs S has complained that Accredited Insurance (Europe) Ltd ('Accredited') unfairly declined a claim under her home insurance policy.

Mrs S is represented but, for ease, I will normally only refer to her.

What happened

Mrs S made a claim for the theft of two watches from her home. Accredited assessed the claim and declined it. It said there wasn't evidence of force and violence being used to enter the property.

When Mrs S complained, Accredited maintained its decision to decline the claim. It said there was an endorsement in the policy that said theft claims wouldn't be paid unless there was forced and violent entry to the home. It said it understood that the police had commented that no force of entry was evident at the property. So, there wasn't evidence of force being used.

Mrs S complained to this Service. Our Investigator didn't uphold the complaint. She said the policy explained that theft or attempted theft would only be covered where there had been forced and violent entry to the home. However, the police believed entry to the home was through an unlocked door. She said it was fair for Accredited to decline the claim.

As Mrs S didn't agree, the complaint was referred to me.

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

The policy said:

"Theft or attempted theft

We will cover loss or damage to your contents while they are in your home if:

- a. this was caused by theft or attempted theft from your home; or*
- b. deception has been used to gain entry to your home.*

We don't cover:

- a. loss or damage caused by theft or attempted theft by any person who is lawfully in your home"*

The policy also had an endorsement that said:

"Restricted theft cover

We will not pay for loss or damage to your buildings or contents caused by theft or attempted theft unless there was forced and violent entry to your home

I've read the online conversation between Accredited and Mrs S. Accredited asked Mrs S for details of the incident, including how entry was gained to the property. Mrs S replied "...*the Police believe entry was through an unlocked door at the side or rear of the property, please note not through a window. The Forensic officer found no evidence of fingerprints on the bedroom door or wardrobe or watch box where they were located. The thief must have put them about their person & left the bedroom*"

This Service will normally interpret force as some form of action or energy being applied to something. So, this could be something as simple as turning a handle or opening a door. Where a thief used a picklock or some other instrument to unlock a door, we might consider this violence, even if there is no physical damage to the property. But Mrs S told Accredited that the police believed entry to the property had been made through an unlocked door. So, although force might have been used to turn the handle to open the door, I think it was reasonable that Accredited relied on what Mrs S said and declined the claim. Both force and violence needed to have been used to enter Mrs S's home and the information provided by her indicated this wasn't the case.

However, I'm aware that Mrs S's representative has said the claim should be accepted because deception was used to steal the watches. He has said the police can't confirm forced entry to the property didn't occur "*nor that a person working at the property went into a room which they did by deception namely they knew the difference between a Bathroom & a Bedroom*". It's my understanding that the representative is saying that a person employed by the builder Mrs S was using took the watches by entering a bedroom without permission. However, I also note that when Mrs S complained to this Service, her representative said "*neither the police or I are sure how entry was made or by whom*". So, Mrs S or her representative's understanding of the theft seems to have changed, including that it now appears to be known who carried out the theft.

But based on the information available to it at the time, I think it was reasonable for Accredited to decline the claim on the basis that force and violence wasn't used to enter the property. If Mrs S has additional information she thinks might be relevant to her claim, she would need to provide this to Accredited so it can consider this.

As a result, I don't uphold this complaint or require Accredited to do anything else in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 29 December 2025.

Louise O'Sullivan
Ombudsman