

## **The complaint**

Mr M complains Zurich Insurance Company Ltd (Zurich) has declined the claim he made under his home insurance policy.

## **What happened**

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

In July 2023 Mr M reported a claim to Zurich under his home insurance policy. He explained thieves had entered his home, forced him to open his safe and stole a number of items of jewellery before tying him to a chair and leaving.

In January 2025, following a detailed investigation, Zurich wrote to Mr M to say it was minded to conclude that the theft incident Mr M had reported wasn't a genuine incident and had been invented by Mr M in order to submit a fraudulent claim. It said it was giving Mr M the opportunity to comment and provide further information but its intention was to invoke the fraud condition within the policy.

Mr M provided a detailed response to Zurich's letter but in March 2025 Zurich told him it hadn't changed its position and so would be declining the claim and cancelling the policy from the date of the claim. Mr M didn't think this was reasonable and so referred the complaint to this Service.

Our Investigator looked into things. She said she thought it was fair and reasonable for Zurich to rely on the fraud condition in the policy in order to decline Mr M's claim.

Mr M didn't agree with our Investigator. He provided a detailed response but in summary he said he had provided an explanation for every query Zurich had raised about the claim. He said Zurich hadn't met the burden of proof to say the claim submitted was a fraudulent one.

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 Mr M's complaint in less detail than he's presented it. I've not commented on every point he 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 Mr M and Zurich I've read and considered everything that's been provided.

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

The terms of Mr M's policy explain if Mr M intentionally conceals or misrepresents

information or circumstances he had a responsibility to tell Zurich about, or engaged in any fraudulent conduct, Zurich can cancel the policy, keep the policy premium and decline any fraudulent claim.

Zurich has said it doesn't believe the theft incident Mr M reported was a genuine incident and had been invented by Mr M in order to submit a fraudulent claim. So, I've considered whether I think Zurich's actions are reasonable given the concerns it has raised.

Following its investigation into the claim, Zurich raised a number of concerns about the claim. I don't intend to list everything, but some of these concerns included:

- Mr M providing an incorrect version of events when he initially reported the incident to the police and Zurich, advising the thieves entered through his front door, when they entered through the back door. It also raised concerns around Mr M's explanation for providing this misleading version of events and the time taken before correcting it.
- The police concluding that had the thieves entered through the back door, it would require them to jump multiple fences on either side of Mr M's property. This would be unlikely as neighbours were having gatherings either side of the property and would have seen the individuals jumping over their fences.
- Mr M reporting that the thieves were smartly dressed, which it believed would be unlikely if they were required to scale multiple fences in order to gain access to the property.
- Mr M providing inconsistent or fundamentally different information during the on-site reconstruction of the theft, including the operation of the safe, where the key to the safe was kept and how long it was after the intruders left that Mr M freed himself before calling the police.

Based on the evidence provided, I don't think it was unreasonable for Zurich to have concerns about the claim Mr M reported. And I think it was appropriate it put these concerns to Mr M to allow him to comment on and provide further evidence.

Mr M provided a detailed response to Zurich, including an explanation of how he believed the thieves could have entered his property without the need to jump over multiple fences. Zurich considered Mr M's response, but it didn't alleviate the concerns it had raised about the claim.

I've reviewed Mr M's response to Zurich, and whilst it's clear Mr M has spent considerable time on this, I don't think it was unreasonable Zurich didn't change its position on the claim. I think the valid concerns it had raised about the claim remained and it wasn't unreasonable for it to conclude the version of events Mr M had now put forward were implausible in all of the circumstances.

Overall, I think Zurich has carried out a thorough investigation into the circumstances of Mr M's claim, taking into consideration all of the evidence available to it. And I think it has fair and valid concerns surrounding this claim. I'm satisfied it has taken the steps the policy entitles it to take by cancelling the policy and declining Mr M's claim. So, I don't intend to interfere in Zurich's decision.

### **My final decision**

For the reasons I've outlined above, I don't uphold Mr M's complaint about Zurich Insurance

Company Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 March 2026.

Andrew Clarke  
**Ombudsman**