

The complaint

Mr S has complained about the time it's taking Lemonade Insurance N.V. to deal with his contents insurance claim following a burglary.

What happened

On 11 June 2025, Mr S made a claim following a burglary at his home which he said had taken place on 10 June while he was asleep. The initial claim was for £7,900 and included various items such as electronics, cash, car keys, and designer clothing and trainers.

A loss adjuster was appointed to validate the claim. During the course of these investigations, various concerns were raised including issues regarding the previous claims history and the value of the claim.

On 5 August 2025, a special investigation unit contacted Mr S to explain that a recorded telephone interview was required to discuss the concerns they had and to progress the claim. On the same day, Mr S made a complaint about the time it had taken Lemonade to deal with the claim, being passed from party to party, and the request for a telephone interview, which Mr S felt was unreasonable and contributing to his stress.

Lemonade sent its final response to Mr S on 7 August 2025. It said the further investigations were necessary and while the complaint had so far taken eight weeks to deal with, this was a result of the concerns identified and was standard practice where there issues in validating the claim.

Mr S didn't accept Lemonade's response so he referred his complaint to the Financial Ombudsman Service. Our Investigator considered it, but didn't think it should be upheld. He said the enquiries Lemonade was undertaking weren't unreasonable.

Because Mr S didn't agree with our Investigator, the complaint has now come to me for an Ombudsman's 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.

As this is an informal service, I'm not going to respond here to every point raised or comment on every piece of evidence Mr S and Lemonade have provided. Instead, I've focused on those I consider to be key or central to the issue in dispute. But I would like to reassure both parties that I have considered everything submitted. And having done so, I'm not upholding this complaint. I'll explain why.

The insurance industry regulator, the Financial Conduct Authority (FCA), has set out rules and guidance about how insurers should handle claims. These are contained in the 'Insurance: Conduct of Business Sourcebook' (ICOBS). ICOBS 8.1 says an insurer must handle claims promptly and fairly; provide reasonable guidance to help a policyholder make

a claim and give appropriate information on its progress; and not unreasonably reject a claim. I've kept this in mind while considering this complaint together with what I consider to be fair and reasonable in all the circumstances.

Mr S has said there's been a five-month delay in the consideration of his claim. But I should clarify that the period I'm considering in this decision is from the time the claim was made, on 11 June, until the date of Lemonade's final response letter of 7 August. That's a period of around eight weeks.

So I've looked at what happened during those eight weeks and I can see from the claim notes and correspondence that enquiries were being made through the loss adjuster and the special investigations unit, and reviews were being undertaken of CCTV footage, receipts, and loss adjuster reports. There was ongoing communication back and forth between the parties and things were progressing as I'd generally expect. While the police report was requested outside this time period, I don't think the actions of Lemonade during those eight weeks were unreasonable or that there were any significant avoidable delays. I also think its understandable why further enquiries were made, when concerns were raised over the validity of the claim.

It follows therefore that I don't consider Lemonade caused unreasonable delays in its consideration of the claim up to the date of its final response letter. As Mr S is aware, he is entitled to complain about Lemonade's actions following the final response letter, but that will be considered a new complaint.

My final decision

My final decision is that I do not 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 26 January 2026.

Ifrah Malik
Ombudsman