

The complaint

Mr A has complained that Assurant General Insurance Limited (Assurant) unfairly declined his claim under his mobile phone insurance policy.

What happened

Mr A made a claim for two mobile phones that he said he had lost in the same incident. One was an iPhone and the other was an Android device. Assurant assessed the claim and asked Mr A for further evidence to support his claim. This included evidence that Mr A's phone was connected to Find My iPhone.

Assurant assessed the claim and declined it. It said the evidence showed Find My iPhone was active at the start of the claim, but that it was later removed from Mr A's phone. When Mr A complained, Assurant maintained its decision to decline the claim. It said Mr A had told Assurant he was the only person who knew the security to his phone. So, this brought into question the validity of the claim.

When Mr A complained to this Service, our Investigator didn't uphold it. She said the evidence showed that Mr A had confirmed his phone was connected to the iCloud and only he knew the security details for his phone. At the start of the claim, the device was connected to Find My iPhone. However, Assurant later carried out a further check and found it had been removed. Although Mr A had told this Service it might have happened when he transferred his data to a new phone, when he spoke to Assurant, he said he didn't know how it had happened. If this did happen, it was also Mr A's responsibility to reactivate it. She said it was reasonable for Assurant to decline the whole claim based on its concerns about the phone being removed from Find My iPhone.

As Mr A 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.

Mr A made a claim for the loss of two mobile phones in the same incident. As part of assessing the claim, Assurant asked for evidence to support it. This included evidence that Find My iPhone was activated on his iPhone. Assurant also carried out its own checks that showed Find My iPhone was active on the device. About a week later, Assurant checked again and found that Find My iPhone had now been deactivated on the phone. Assurant also asked Mr A about the security on his phone. Mr A confirmed his phone was PIN protected and that it was only him who knew the PIN.

Assurant decided that Find My iPhone being active and then deactivated indicated Mr A's phone hadn't been lost in the way he had described. It thought this called into question the whole claim, as both phones were lost in the same incident. So, I've thought about this.

Mr A was unable to explain to Assurant why Find My iPhone had been active and then deactivated on his phone. I'm aware Mr A provided some possible explanations to this Service. My understanding of these is that, in essence, he was saying whoever took the phone was able to get around the phone's security features and switch off Find My iPhone. He also suggested it might have been temporarily deactivated when he transferred his data to a new phone. I should note that I can't see that Mr A provided these explanations to Assurant. But, I tried to find the source material for some of the points Mr A made and couldn't locate the online articles and reference materials that he said supported the points he raised. This included by looking at the specific websites Mr A said were the source.

But, regardless of this, I've also thought about the normal position of this Service on "Find My" features that had been activated and then switched off on a phone that has security features enabled, such as a PIN. I'm aware Mr A confirmed his phone was secured by a PIN and only he knew the PIN to his phone. Following discussions with industry experts, this Service's normal view is that although it might theoretically be possible to circumvent a phone's security features to switch off the Find My function, industry experts hadn't found ways for this to happen in practice. I haven't seen evidence that persuades Mr A's explanations of what might have happened is more likely. I also haven't seen evidence that persuades me the transfer process likely temporarily deactivated Find My iPhone. However, if Mr A has information he thinks shows how Find My iPhone was deactivated, this doesn't prevent him from providing this evidence to Assurant.

Given Assurant's concerns about the iPhone part of the claim, and the android phone was lost in the same incident, I think it was reasonable for Assurant to decline the whole claim. I don't think Mr A had shown he lost the phones in the way described. As a result, I don't uphold this complaint or require Assurant 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 Mr A to accept or reject my decision before 5 January 2026.

Louise O'Sullivan
Ombudsman