

The complaint

Mr and Mrs F complain about Liverpool Victoria Insurance Company Limited's (LV) settlement, under a home insurance policy.

Mr and Mrs F are joint policyholders, but most of the communication regarding the claim and complaint has been from Mr F. So I'll refer mainly to Mr F in my decision.

What happened

Mr F had a home insurance policy with LV, which covered the contents of a freezer in the event of a breakdown.

In November 2024, Mr F returned from holiday to find his fridge-freezer (the freezer) was broken down and the contents ruined. He made a claim with LV and provided a list of damaged items, along with pictures and receipts from shopping following the loss. He claimed a loss of around £638.

LV reviewed the information and said it wasn't possible to validate the full costs Mr F claimed for, using his list and photos. So it calculated a claim value of £300, which meant a £200 settlement, after the £100 policy excess was deducted (the settlement).

Mr F was unhappy with LV's settlement so he complained. He was also unhappy at having to spend time compiling detailed correspondence. LV issued a complaint response in February 2025. It maintained the settlement it offered.

Mr F referred his complaint to the Financial Ombudsman Service. He wanted an apology from LV, along with the full settlement of his claim and compensation for the time he'd spent.

The Investigator didn't uphold the complaint. They weren't satisfied Mr F had shown his priced list was a fair or accurate reflection of the loss. And they said LV's approach to calculating the settlement was fair and reasonable in the circumstances.

Mr F didn't agree. He said he'd provided enough evidence to support the full cost of his claim. And he felt LV should've fairly valued his items. Mr F also provided further evidence of his communication with LV over the course of the claim.

Because the complaint couldn't be resolved, it's 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.

Mr F has provided a lot of information in support of his complaint. I assure Mr F that I've taken everything he's provided into account – including the evidence of the correspondence he sent, following the Investigator's view. But in this decision I've focused on what I think are the key issues in this complaint. No discourtesy is intended by this, but it simply reflects the informal nature of the way the Financial Ombudsman Service reviews complaints.

Mr F's policy covers "*the reasonable replacement of the contents*" of his fridge or freezer, in the event of a breakdown.

The terms of the policy require Mr F to give LV all the relevant information, to help LV validate and process the claim. LV asked Mr F for receipts, a list and photographs to support his claim, and I consider these to be relevant in the circumstances. It follows that I consider LV acted fairly, and in line with the policy terms, when it requested the information from Mr F. I've gone on to consider how it reviewed the information and calculated the settlement.

In support of his claim, Mr F provided a list of around 102 individual items. Mr F also priced the individual items, claiming a total of around £638. But I don't consider the list itself is sufficient as proof of what was lost. I accept it can be an indicator of what was lost, when it is supported by further evidence. I've kept this in mind.

I'm not satisfied Mr F's list is a fair or accurate reflection of what was lost and covered under the policy. For example, the costs claimed for included things like clothes, towels and cleaning products. And I'm not satisfied these items would amount to contents of the freezer relevant to the cover.

Furthermore, Mr F took photos of spoiled items before he disposed of them. So I consider he was likely aware of the need to substantiate the losses for his claim. And in these circumstances, I consider it's reasonable to expect Mr F to have taken clear pictures of all items he intended to claim for.

I've reviewed the pictures, and I can't see they show all the individual items Mr F claimed for, in his list. The pictures mainly show items stacked on top of each other, so some items are not clearly visible, nor are their contents. So, I'm not satisfied the photos demonstrate the loss of 102 items as outlined in Mr F's list. I can see annotated photos suggesting around 70 items. This is significantly less than the total items Mr F claimed for, and as outlined above, it's not clear from the photos what the contents of these 70 items were, and therefore the likely cost of reasonable replacements.

In addition to the above, I agree with the Investigator there's evidence to show Mr F may have claimed for costs in excess of what was likely ruined. For example, he appears to have claimed £6.50 for a multipack box of ice creams, but the pictures show only one single unit was damaged/disposed.

Overall, for the reasons outlined above, I consider LV acted reasonably, when it said Mr F hadn't sufficiently shown he'd suffered a loss, for the full cost he'd claimed for. It follows that I don't think LV acted unfairly in not agreeing to pay the full cost. I've gone on to consider what LV did in the circumstances.

I understand LV calculated the settlement based on the likely cost of the items Mr F had been able to substantiate sufficiently. This was based on an estimate of £300. And while I accept this is an estimate, given the issues with the evidence Mr F provided, I consider this was fair and reasonable in the circumstances.

Mr F raised concerns with LV's reference to an averaged sized 50/50 freezer, but I've not seen evidence to show Mr F's freezer was considerably larger than average, or that the reasonable cost to replace the items lost, was in excess of £300. And given that Mr F's policy had a £100 excess applicable to the claim, I consider the £200 settlement LV offered was fair. I understand this is yet to be paid, so this is what I will direct LV to do.

Mr F complained about the time spent communicating with LV over the course of the claim. I accept there was a lot of correspondence. But because LV had the right to ask Mr F for

information, and because it was reasonable to say Mr F hadn't fully substantiated his claim, I don't consider LV did anything wrong. So I won't direct it to pay any compensation.

My final decision

Liverpool Victoria Insurance Company Limited already offered to pay Mr and Mrs F £200 to settle the claim, which I think is fair and reasonable in the circumstances.

So, my final decision is that Liverpool Victoria Insurance Company Limited should pay Mr and Mrs F £200 to settle the claim, if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs F to accept or reject my decision before 5 May 2026.

Monjur Alam
Ombudsman