

The complaint

Mr M complains Great Lakes Insurance SE unfairly declined a claim against his gadget insurance policy.

What happened

I issued a provisional decision. I said:

“I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Mr M has gadget insurance with Great Lakes. He made a claim for a lost laptop. Mr M complains Great Lakes has unfairly declined the claim.

The policy says:

“Theft

Means the taking of the gadget(s) by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket. Theft claims must also be accompanied by a valid Police crime reference report.

Lost property reports and reference numbers on their own will not be accepted in support of a Theft claim.

Please note: Theft and Loss needs to be reported to the local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident.”

And:

“Theft exclusions

We will not pay any claim:

- unless a Police crime report is provided in support of the theft. Lost property reports will not be accepted in support of the theft claim.*

...

- where the gadget has been stolen from any premises unless the premises are locked and all protections are in operation, resulting in damage to the premises being required to gain entry or exit. A copy of the repairer’s account, or alternatively a signed letter from the accommodation provider detailing such damage, must be supplied with any claim;”*

Great Lakes has recorded the loss claimed for by Mr M as “*Went looking for the gadget and it was no where to be found.*”, which was followed by an email on 16 June 2025 which said:

“I realised I lost the device on the 13th may 2025. The last time I use the device was on the 16/04/2025 to watch [a football match]. I think I lost the device at home. I searched the entire house and is no where to be found. I called Apple customer service after I couldn’t find the device to try help me locate the device with the find my phone but the device showed it was in the house and Apple explained to me because the device was completely off, it will only give me the last location before it was turned off and so therefore advised me to mark it as lost which I did.”

Great Lakes said Mr M's claim wasn't covered because if the laptop was lost in the home, it could potentially be recovered later. Mr M responded to say the laptop had gone missing following a burglary. In response to queries from Great Lakes he said:

On 25 June 2025:

“I reported the device missing on the 15/05/25, an officer came to my home after some days and I called back on the 3rd of June because I had not gotten any reply from them. They sent a text to confirm my call and indicated it was still under investigation...”

On 30 June 2025:

“What I know is, I went looking for the MacBook from where I kept it and searched everywhere but still couldn’t find it, reason why the police involved.”

On 3 July 2025 Great Lakes said the policy wouldn't respond unless his premises had been damaged. Mr M replied to say there had been damage to the door of his premises. And he said:

“This is what really happen, there was a break-in at my apartment. A lot happen including breaking of my TV. I didnt know what was taken and what wasn't taking, it was later when I needed the MacBook and I realised I had lost the MacBook during the break-in. I made the claim without talking about the break-in because the police was dealing with that”.

Mr M doesn't have a Police crime reference report. But has provided some text messages. These show contact was made on 15 May 2025 and an appointment booked for 17 May 2025. On 3 June 2025 the Police said:

“Unfortunately, the investigation is going to be closed. The time frame in which you have reported putting items in your cupboard to going to get them out again is over a period of a few days. It is not reasonable for officers to watch CCTV for this period of time to establish when the items were taken and to identify a suspect. In order to prevent this occurring again, I recommend installing a ring door bell and change your locks.”

Mr M hasn't provided any written evidence – such as a copy of the repairer's account – to show his home was damaged in a burglary. He has provided two photographs. But these show the doorknob removed, and no damage to the lock, door or door frame.

Great Lakes has declined the claim because the circumstances of the claim materially changed, there is no evidence of a theft, and there is no evidence of damage to Mr M's property. Based on what I've set out above, I find that conclusion is reasonable and not contrary to the evidence. I say this for the following main reasons:

- The circumstances of the loss materially changed. I don't accept this was a miscommunication as not being able to find the laptop would have clearly been linked to the burglary if there had been one, and it seems to me following a burglary it's natural to check what's missing, and an expensive laptop would have been something to check on.
- The policy requires a Police crime reference report. Mr M doesn't have one. Nor is there any evidence of what specifically was reported to the Police such as what had happened, or what was missing. The information suggests something happened on an unspecified date, and has a reference to a cupboard and changing locks, which suggests someone Mr M was familiar with may have been suspected of entering.
- Mr M says there was a 'broken in door' and a locksmith attended to assess the damage and replace the locks. He hasn't provided an account from the locksmith, or an invoice. And the photographs Mr M has provided don't show the damage I'd expect to see on a door which has been broken through – there is no damage to the lock, door or doorframe.

My provisional decision

I don't intend to uphold this complaint.”

Neither party responded with any further evidence or arguments for me to consider.

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.

In the absence of any further evidence and arguments, I see no compelling reason to depart from my provisional decision.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 January 2026.

James Langford
Ombudsman