

The complaint

Mr S has complained that Astrenska Insurance Limited trading as Collinson Insurance (Astrenska) unfairly declined a claim under his mobile phone policy.

What happened

Mr S contacted Astrenska to make a claim for a lost mobile phone. He said he had used it while on public transport. When he went to use the phone later in his journey, he found he didn't have it.

Astrenska assessed the claim and asked Mr S to provide a range of evidence to show ownership of the phone, his travel on the day and that he had blocked the phone and reported it lost. Astrenska also carried out its own checks. It found that the phone was initially in lost mode. However, when it checked this again, it found the lost mode status had changed and, ultimately, the phone was removed from Find My iPhone.

Astrenska declined the claim because it said the status of the phone on find my iPhone had changed on a few occasions. It said this could only be done by logging into the device with Mr S's personal details and changing the status.

When Mr S complained, Astrenska maintained its decision to decline the claim. It explained what its records showed for the status changes in Find My iPhone. It said these actions could only be carried out by someone with authorised access to the Apple ID credentials associated with the device. It said the changes in status showed a pattern of deliberate control by the same authorised user. It said it wasn't consistent with unauthorised or external interference. It said it was satisfied the actions were carried out by Mr S.

Mr S complained to this Service. Our Investigator didn't uphold the complaint. He said it was reasonable for Astrenska to rely on its evidence that showed the Find My iPhone status kept changing. Mr S had been unable to explain to Astrenska how this had happened, such as through hacking. He said Mr S hadn't provided evidence to support his version of events. He said it was reasonable for Astrenska to decline the claim.

As Mr S didn't agree, the complaint was referred to me. He said he had no control over any changes made to his phone once it was out of his possession. He also said Apple confirmed to him that it doesn't provide any information in relation to unauthorised access. So, he said it was unreasonable for Astrenska to expect him to provide this. He also said Astrenska relied on snapshots to show the status of his device, but the IMEI searches didn't show who made the changes and when they actually occurred. He said the timeline Astrenska was relying on was inaccurate. Each time he checked his device, it was in lost mode. He said he had acted reasonably at all times.

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.

The policy required that policyholders take reasonable precautions to prevent loss, damage or theft. It provided example of this, including using security features such as a PIN, passwords and enabling "Find My" on the device. When Mr S made the claim, he said his phone had a number of security features enabled. These were Face ID, a six-digit passcode, Find My iPhone was active and two-factor authentication was enabled on his iCloud account. He also confirmed that Find My iPhone Lost Mode had been activated following the loss of the device.

Astrenska carried out its own checks on the phone's Lost Mode status following the claim. It explained to Mr S that the first check showed the device had been placed into lost mode. The second check, later the same day, showed the device had changed from lost mode to "active". Later that day the status changed from active to lost mode. Two days later, the status changed from lost mode to active and, on the same day, the phone then went from active to "Not Activated", which meant it had been removed from iCloud altogether. Astrenska told Mr S that his Apple ID and password needed to be entered to make these status changes for the device. It said these changes weren't consistent with unauthorised or external interference.

So, I've looked at what happened. Astrenska has provided screenshots of the checks it carried out on the IMEI number Mr S provided it with. These showed the status changes over a few days. So, the phone changed between lost and active modes and was then removed from Find My iPhone. I'm aware Mr S has said the time stamps on some of Astrenska's checks must be wrong because the first one was carried out at the same time as he submitted the claim. However, Astrenska's records show it carried out the check several times and the lost mode status kept changing. I'm satisfied that it carried out these checks on the IMEI number Mr S provided and that the checks were carried out after Mr S said his phone had been put in lost mode. So, I think it's reasonable for Astrenska to rely on this information and for it to decide this was evidence that someone was switching the phone in and out of lost mode and then removed it from Mr S's iCloud account.

Mr S has said that once he had lost the phone, he wasn't responsible for what a third party did with it. So, I've also thought about this. Mr S confirmed to Astrenska that his phone had a range of security measures in place. Astrenska has said a third party would have had to know Mr S's security details to make the changes to the device status. I'm aware Mr S has said the onus should be on Astrenska, rather than him, to show how the device was accessed. He has also said Apple wouldn't provide him with data to show how his device was accessed. However, the normal position of this Service, following discussions with industry experts, is that although it's theoretically possible for someone unknown to the device owner to get past the security features on a phone, it isn't something that has happened in practice. However, if Mr S has evidence this is likely what happened, he can provide this to Astrenska so it can consider it.

Based on the information available to me, I think it was reasonable for Astrenska to decide the changes to the lost mode status weren't consistent with unauthorised or external interference. It therefore follows that I also think it was fair for Astrenska to decide Mr S was likely to be responsible for the status changes. Mr S has been unable to explain why the status would have been changed or why the phone was then removed from his iCloud account. Overall, I think it was fair for Astrenska to decide that Mr S hadn't shown the device was lost in the way he described and for it to decline the claim.

As a result, I don't uphold this complaint or require Astrenska 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 S to accept or reject my decision before 17 February 2026.

Louise O'Sullivan
Ombudsman