

The complaint

Mr S and Mr S (his brother) have complained about Tesco Underwriting Limited's (Tesco) decision to decline a claim under a home insurance policy.

For the sake of clarity, and because it has mainly been him communicating on the claim and complaint, I shall refer mainly to Mr S in my decision, and not his brother.

All references to Tesco include its agents.

What happened

Mr S had a home insurance policy with Tesco. This covered his contents along with his luxury watch (the watch), which was a specified item on the policy, with a value of £11,200. In July 2024, shortly after he purchased the watch and added it to the policy, Mr S made a claim. He said he'd been robbed of the watch by a stranger, at an event he'd been to.

After obtaining further information, including the Police report and statements from Mr S, Tesco declined the claim in July 2025. It said the incident Mr S described was not supported by sufficient evidence. Tesco was concerned Mr S hadn't reported the incident immediately to staff at the event location, the police, or the friend he was with, on the date of loss.

Mr S complained to Tesco. He said its decision was unfair, and he hadn't mentioned the theft to his friend as he was embarrassed.

Tesco issued a complaint response in July 2025. It said there wasn't sufficient evidence to confirm an insured loss had occurred. And because there were inconsistencies in the account of events Mr S had provided, it maintained its decision to decline the claim.

Mr S referred his complaint to the Financial Ombudsman Service. He disagreed there were discrepancies, and he was unhappy he'd lost out on the money he spent to buy the watch.

The Investigator didn't uphold the complaint. They said there were discrepancies, including on the location of the loss, which meant Tesco had acted fairly, and they wouldn't be recommending it do anything else.

Mr S didn't agree. He agreed he'd provided inconsistent location information, but that this was a genuine mistake. And he asked if he'd receive the watch box he provided, back.

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 S has provided a lot of information in support of his complaint. I assure Mr S that I've taken everything he's provided into account. 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 that the Financial Ombudsman Service reviews complaints.

My role isn't to decide the claim or decide whether there was a loss, in the way Mr S said. My role is to decide whether Tesco has acted fairly and reasonably in deciding the claim. And in doing so, I've considered the information Tesco relied on in reaching its decision.

Mr S, including in the statement he provided to Tesco, said he purchased the watch directly from the watchmaker's website, online, on 3 July 2024. But the screenshots he provided show payments of £11,200 to the watchmaker on 1 July 2024 and 2 July 2024. And I've also seen the document Mr S provided to Tesco. This document, although indicating the purchase of one item, for the cost of £11,200, appears to indicate a payment of £22,400. I've not seen sufficient evidence to explain this discrepancy. Tesco's notes show it attempted to validate this information directly with the watchmaker but was unsuccessful. So overall, I think it's fair for Tesco to say there are inconsistencies on this point.

I've also reviewed the testimony Mr S provided, in the statements he provided when he first made the claim, in both statements he made to Tesco's Loss Adjuster, and according to the information reported by the Police. And having done so, I consider there were discrepancies in the location of the incident, as provided by Mr S. Mr S says this was the result of a genuine mistake, and while I acknowledge his comments, I think it's fair for Tesco to say there are inconsistencies on this point.

I consider there are also discrepancies in where exactly Mr S was at the point his attention was drawn to the individual that robbed him. In one instance he said he noticed him once he got to the car after the event, and in another instance, he said he was on the way back to the car and was ushered by the stranger to a grass area.

The information Tesco obtained from the Police suggests Mr S only reported the incident in full on 22 July 2024, via online reporting. This was over a week after the date of loss. And although I accept Mr S did likely call the Police on the day after the date of loss, I consider it more likely than not, that he didn't provide sufficient details at this time, about what happened. I say this because the Police notes indicate Mr S only reported the robbery on 22 July 2024, and he was given a crime reference following this. I understand Mr S has concerns about the difficulty contacting the Police, but Tesco isn't responsible for this, and I consider it reasonable for Tesco to rely on the information provided by the Police. And I think it's reasonable for Tesco to find that the lack of a full immediate report to the Police, adds to the lack of verification, that the incident as described by Mr S, took place.

I've reviewed Mr S's submissions, including the reasons he provided in relation to some of the above points. But, overall, taking into account the above, and the fact the claim was made a few days after Mr S purchased the item and added it to the policy, I think there's enough information to support Tesco's overall concerns in respect of this claim. So I'm not going to interfere with Tesco's decision to decline the claim.

Mr S also asked about the return of the box he provided to Tesco. I understand he is likely referring to the box for the watch. Tesco's notes indicate it agreed Mr S would get this back if the claim was declined, so I'd expect it to return this item to Mr S. I shall leave it to both parties to communicate directly on this point.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S and Mr S to accept or reject my decision before 19 May 2026.

Monjur Alam
Ombudsman