

The complaint

Mrs H complains Tesco Underwriting Limited (Tesco) declined the claim she made under her home insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mrs H held a home insurance policy provided by Tesco. In March 2024 Mrs H returned from a holiday and noticed her suitcase had been damaged. When she opened the suitcase a few weeks later she noticed some of her belongings were missing and so she reported a claim to Tesco.

Whilst Tesco were investigating Mrs H's claim, she raised a complaint about the time it was taking. She was also unhappy the loss adjuster's Tesco instructed had recorded her email address incorrectly.

In December 2024 Tesco issued Mrs H with a final response to her complaint. It said it didn't think the information it had requested from Mrs H was unreasonable. However, it acknowledged the loss adjuster had incorrectly recorded Mrs H's email address and offered to pay her £150 compensation as an apology.

Following further investigation Tesco declined Mrs H's claim. It said Mrs H hadn't adequately evidenced that an insured event had taken place. Mrs H raised a complaint about this decision.

In March 2025 Tesco issued Mrs H with another final response to her complaint. It said it had requested information required to validate Mrs H's claim and this hadn't been provided. It said if Mrs H could provide evidence of her reporting the theft and other information the loss adjuster had requested previously then it could look to review this further. Mrs H referred her complaints to this Service.

Our Investigator looked into things but ultimately didn't uphold Mrs H's complaint. Mrs H didn't agree with our investigator. She said she had followed Tesco's guidance, and its decision was based on assumptions.

As an agreement couldn't be reached, the complaint has 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.

I want to acknowledge I've summarised Mrs H's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mrs H and Tesco I've read and

considered everything that's been provided. I've addressed the key points separately.

Claim decline

The relevant rules and industry guidelines explain an insurer shouldn't unreasonably reject a claim. Tesco has declined Mrs H's claim as it has said she hasn't provided adequate evidence to demonstrate an insured event has taken place. So, I've considered whether I think this is reasonable in the circumstances.

The onus is on Mrs H to prove her claim. So, it would be for her to demonstrate a theft of her personal belongings has taken place. And the terms of her policy require her to cooperate with Tesco in providing relevant information in relation to her claim. The terms also explain Tesco may require proof of ownership and proof of loss.

Mrs H has said her belongings, including jewellery, have been stolen from her suitcase at some point during its return to the UK. She said she had been unwell and so didn't empty her suitcase until a few weeks later, at which point she noticed the items were missing and so reported a claim to Tesco.

Following speaking to Tesco Mrs H said she tried to report the theft to the police but they told her it was a matter for her insurer so didn't provide a crime reference number. She has provided a screenshot showing a call to 101 on 28 March 2024. In August 2024, Mrs H was able to obtain a crime reference number from the police.

Mrs H provided Tesco with emails confirming she had reported the loss of her items with the hotel, airline and UK airport. However, these emails were all from late December 2024 and early January 2025. So, this was a number of months after the reported incident in March 2024.

As explained, the onus is on Mrs H to demonstrate an insured event has taken place. Mrs H has been unable to provide any evidence of having reported the theft of her belongings to the airline, hotel or airport until December 2024, several months after becoming aware her items had been stolen. And although she has provided evidence she called 101 in March 2024, she was unable to provide a crime reference number until August 2024. So, there is very little contemporaneous evidence provided to support Mrs H's claim. Based on the evidence provided, I don't think it was unreasonable for Tesco to conclude that Mrs H hasn't adequately evidenced an insured event has taken place. Therefore, I think it was reasonable for it to decline her claim.

Tesco has said if Mrs H can provide further evidence the loss adjuster had requested, such as evidence of her reporting the loss to the relevant parties at the time of the loss, it would be happy to consider this. I think this is reasonable in the circumstances.

Claim handling

Mrs H is unhappy with the way Tesco handled her claim, particularly the length its investigations took. She was also unhappy the loss adjusters recorded her email address incorrectly, causing delays. Tesco has acknowledged the loss adjuster incorrectly recorded Mrs H's email address and has offered £150 compensation. So, I've considered whether I think this is reasonable in the circumstances.

Whilst I acknowledge the investigation into Mrs H's claim did take a number of months, overall I don't think there was any excessive delays in Tesco's handling of the claim. I can see Tesco's loss adjusters were in regular contact with Mrs H and were waiting on relevant evidence it required in order to validate her claim. I think there was a slight delay caused by

the loss adjuster incorrectly recording Mrs H's email address, however I think the £150 compensation Tesco has offered is reasonable to acknowledge the distress and inconvenience caused as a result of this.

So, taking all of the evidence into consideration, I think Tesco has fairly compensated Mrs H for the error it made, and don't require it to pay any further compensation.

I'm aware this will be disappointing for Mrs H, but for the reasons I've explained I don't uphold her complaint.

My final decision

Tesco Underwriting Limited has already offered to pay Mrs H £150 compensation as a resolution to her complaint which I consider to be reasonable in all of the circumstances.

So, my final decision is that Tesco Underwriting Limited should pay Mrs H £150 compensation if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 11 February 2026.

Andrew Clarke
Ombudsman