

## The complaint

Mr M is unhappy that Astrenska Insurance Limited trading as Collinson Insurance didn't settle in full a claim for theft under his contents insurance policy.

## What happened

In December 2024 Mr M made a claim to Astrenska after his home was burgled. The main things he lost were a laptop, a tablet, photographic equipment and jewellery. The burglary was reported to the police.

Mr M's policy only covered him for items worth over £500 if they were specifically added to the inventory on the policy. No such items had been added. So Astrenska refused to cover any of the stolen items which were worth more than that amount.

Astrenska asked Mr M to provide evidence in support of the rest of his claim such as proof of purchase, photos of the stolen items and the police report. Mr M was only able to provide proof of purchase and/or gifting for some of the photographic equipment and jewellery. He said he was unable to provide proof for the remaining items as they'd been bought several years ago. Astrenska paid him £939 less the policy excess for the items he had evidenced which were worth less than £500.

In April 2025 Mr M complained to Astrenska about the failure to settle his claim in full and delays in handling his claim. It offered him £200 compensation for that.

Mr M referred his complaint to this service. Our Investigator upheld it in part. She thought that the stolen items worth more than £500 weren't covered by the policy as they hadn't been declared to Astrenska at the outset. She recommended that Astrenska should settle the claim for individual items worth less than £500. She also thought Astrenska's offer of compensation was reasonable.

As Astrenska didn't agree, the matter has been referred to me.

## 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 can see that the policy is quite clear that it only covers items worth over £500 if they were specifically listed on the policy. In addition laptops and tablets had to be specifically listed regardless of their value. As Mr M didn't do this, I think Astrenska was entitled to decline his claim for these items.

The reason Astrenska gave for not accepting the rest of the claim in full was that Mr M hadn't met the policy condition about proof of ownership. The relevant clause says:

*"For any claim you must*

- *Give us any relevant information and evidence that we ask for, including proof of ownership or value of the lost or damaged items and written estimates for repair. You will have to do this at your expense.*
- *...*
- *To help prove your claim we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of your home."*

In general I don't think it's reasonable for insurers to expect policyholders to provide a receipt or other proof of ownership for every item included in a theft claim. That's because even the most careful person doesn't usually keep receipts for every purchase.

On the other hand I don't consider it unfair for insurers to expect to see some form of proof for items – particularly if those items are of relatively high value and/or rare.

These are judgements I make on a case-by-case basis. I might think it's fair for an insurer not to pay for a particular item in one complaint while in different circumstances it would be unfair not to settle a claim for a similar item.

This is a finely balanced case. I can appreciate why Astrenska might think Mr M should provide proof of ownership for the items worth less than £500 which it didn't agree to settle. But it doesn't appear to have had any concerns about there having been a genuine burglary or about Mr M's honesty. It was satisfied that Mr M had a valid claim for some photographic equipment and jewellery of broadly similar value. So on balance I don't think it treated Mr M fairly in declining his claim for other items which were mainly photographic equipment and jewellery which had been bought or gifted several years previously.

There were delays in dealing with Mr M's claim and some poor customer service. But to its credit Astrenska recognised that and awarded him £200 compensation. I think that was fair and reasonable in the circumstances.

### **Putting things right**

To put things right I think Astrenska should settle Mr M's claim for any individual items of worth less than £500 where his claim was declined for lack of proof of ownership.

### **My final decision**

I uphold this complaint and require Astrenska Insurance Limited trading as Collinson Insurance to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 March 2026.

Elizabeth Grant  
**Ombudsman**