

The complaint

Mrs K has complained about the amount Intact Insurance UK Limited, trading as RSA, offered to settle a claim she made on her contents insurance policy following a theft.

Reference to RSA includes its agents and representatives.

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.

Our investigator thought RSA made a reasonable offer for the claim and compensation, so she didn't ask it to do anything more. I agree, and for the same reasons, which she set out clearly and comprehensively. So I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- RSA accepted Mrs K's theft claim. She said 55 items of jewellery and a watch had been stolen. RSA valued these items at around £75,000-£105,000.
- The policy provided up to £100,000 contents cover in total, with a sub-limit of £12,105 for high risk items. The policy definition of such items includes, amongst other things, "jewellery and articles of precious metal, ... watches".
- RSA settled the claim for stolen jewellery and watch at the high risk item sub-limit of £12,105. I'm satisfied this is a fair settlement, as it's the maximum amount available under the policy for these items.
- Whilst Mrs K had total cover of £100,000, I'm satisfied it's clear there was a sub-limit for high risk items. The policy schedule from the renewal prior to the claim clearly and prominently set this out, including the definition of high risk items. It also said: "let us know if the cost to replace your high risk ... items as new exceeds the limits shown".
- So I'm satisfied the renewal documents set out the level of cover in total and for high risk items, explained what it meant by 'high risk items', and clarified the sub-limit should be based on the 'as new' replacement cost. In these circumstances, I'm satisfied the renewal documents were clear about the cover Mrs K had – and highlighted that she should tell RSA if it was insufficient.
- That meant RSA's renewal documents gave Mrs K clear, fair and not misleading information, with which to make an informed decision about whether the policy was right for – in line with the relevant rules about selling insurance. It also meant RSA gave Mrs K the opportunity to consider the items she was insuring, whether she was sufficiently insured, and to take steps to increase the cover if she wanted to.
- I appreciate Mrs K may not have known exactly how much all of her items of jewellery were worth at current prices, particularly those which were gifted or inherited. But, RSA's renewal documents were clear her cover for these items was

limited to £12,105. So she had the option to obtain valuations and increase the limit if she wanted to.

- I understand Mrs K also claimed for stolen cash. RSA declined this part of the claim because it said Mrs K hadn't provided evidence she had the money at home at the time of the theft. I'm satisfied that's a reasonable response.
- RSA conceded it caused some avoidable delays and communication problems during the claim. To recognise the distress and inconvenience this caused Mrs K, it offered £450 compensation. I'm satisfied that's a fair and reasonable amount in the circumstances.
- I bear in mind that Mrs K would likely have been very distressed by the theft itself, and other personal circumstances she was experiencing around that time. Whilst that's perfectly understandable, that's not something I can hold against RSA. It's entitled to investigate the claim, including seeking evidence about what happened, what items were stolen, and how much they were worth.
- Where RSA took longer to do that than it should have done, or it communicated poorly, it's apologised and paid compensation in line with the amounts this Service would typically award. So I won't require it do anything further.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 3 March 2026.

James Neville
Ombudsman