

## The complaint

Mr W complains about how Assurant General Insurance Limited repaired his mobile phone under his insurance claim.

## What happened

The terms and conditions for Mr W's mobile phone insurance policy explained:

*'Repairs will be made using readily available parts, or we may provide refurbished products. These may contain parts that are of similar or equivalent specification, and these may include unbranded parts.'*

Mr W made a claim under his policy. The claim was accepted and Mr W's phone was repaired and returned to him around December 2024. In August 2025 Mr W contacted Assurant saying the phone was suffering from a fault due to the use of unbranded parts. This meant that there were notifications on his device about the use of unbranded parts.

Assurant said it had acted in line with the terms and conditions of Mr W's policy which permitted the use of unbranded parts for repairs. Unhappy with Assurant's response, Mr W referred his complaint to this Service. Our Investigator looked at the complaint and said Assurant had acted reasonably. Mr W didn't agree, so the complaint has been passed 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'd like to reassure the parties that although I've only summarised the background to this complaint, so not everything that has happened or been argued is set out above, I've read and considered everything that has been provided.

When we investigate a complaint about an insurer's decision on a claim, our role is to consider whether the insurer handled the claim in a fair and reasonable manner. So, I've considered the evidence to determine whether Assurant has acted fairly and reasonably when completing repairs under the policy. Having done so, I consider it has. I'll explain why.

The policy provides cover in the event that the phone is damaged or breaks down. In relation to repairs, it says these will be made using readily available parts or Assurant may provide refurbished products. Those may contain parts that are of similar or equivalent specification and may include unbranded parts. I don't think any of these terms are particularly unusual or unclear and I think it is fair for Assurant to rely on them.

Assurant assessed the phone and deemed it repairable. I don't think Mr W disagrees with this. Assurant then proceeded to repair it. As per the policy it may use unbranded parts which is what has happened in this case. Mr W used his phone without issues for many months after the repair, and the issues presented themselves after the manufacturer's update. I haven't seen any evidence of issues with functionality of the phone itself.

All things considered, I'm persuaded Assurant has fulfilled its obligations under the policy. I understand my decision will come as a disappointment to Mr W. For the reasons explained, I won't be asking Assurant to do anything in settlement of Mr W's complaint.

**My final decision**

For the reasons provided I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 20 April 2026.

Neeta Karelia  
**Ombudsman**