

## **The complaint**

Mr R complains that Inter Partner Assistance SA (IPA) declined his travel insurance claim. My references to IPA include its agents.

## **What happened**

Mr R had travel insurance insured by IPA. During a holiday abroad with his family they went on a day trip to an amusement park. Mr R says:

- He took a bag containing £2,200 in cash to the amusement park, which he intended to exchange at a local currency exchange either in the park or on the journey back.
- The park was extremely busy, with long queues for rides and attractions. While waiting in a queue he placed the bag on the ground next to him. As the queue began to move forward they went forward without realising the bag had been left behind. When they reached near the front of the queue he realised his bag was missing and ran back to retrieve it but it was gone.
- He reported the loss immediately to the park's security who helped search the area and made announcements over the public address system but the bag wasn't recovered. He reported the loss to the police and claimed on the policy for the lost cash.

IPA declined the claim. It said as Mr R wasn't able to provide proof of ownership of the £2,200, as required by the policy terms, it couldn't accept his claim.

Mr R complained to us as he wants IPA to pay his claim. In summary he said:

- In his work (which he named) he regularly received cash payments as part of his income which he'd saved for his family holiday. He's cautious about using credit or debit cards abroad due to concerns around fraud. He'd never made a claim on a travel insurance policy before this claim. He took reasonable steps to safeguard his belongings and took reasonable immediate actions on discovering the loss. IPA's decision relied on a narrow interpretation of the policy and it hadn't fully considered these circumstances.
- He took care to ensure he bought a policy which covered money he carried while travelling. This policy had a very good rating from an independent assessor (which he named) which gave him confidence it would provide comprehensive cover, including for money.
- The Insurance Product Information Document (IPID) for this policy says cover is provided for cash up to £400 but IPA never offered to pay even that amount, so he wasn't given fair treatment.
- The incident was extremely distressing and losing this amount of earnings has caused him real financial strain. He feels anxious and upset which the ongoing stress of dealing with the claim and complaint process has added to.

Our Investigator considered IPA had reasonably declined the claim as Mr R couldn't provide proof of ownership of the money. Our Investigator also said that even if Mr R was able to provide proof of ownership the claim still wouldn't have been accepted by IPA because Mr R had left the money unattended as defined by the policy terms.

Mr R disagrees and wants an Ombudsman's decision. He added:

- The policy wording requires proof of ownership for items but money is different from other belongings. It's not realistic for IPA to expect receipts for money saved over time, if it was then the cover for personal money stated in the policy would effectively be meaningless.
- His bag wasn't unattended and he gave details why.

### **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've considered all the points Mr R has made. I won't address all his points in my findings because I'll focus on the reasons why I've made my decision and the key points which I think are relevant to the outcome of this complaint.

The relevant regulator's rules say that insurers must handle claims promptly and fairly and they mustn't turn down claims unreasonably. I'm sorry to disappoint Mr R but I'm satisfied that IPA reasonably declined the claim. I'll explain why.

The 'Personal money, passport and documents' policy section covers money (to the policy limit) which is lost or stolen but the section also says:

*'Special conditions relating to claims*

*You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.*

*Claims evidence*

*We will require (at your own expense) the following evidence where relevant:*

- *Original receipts, proof of ownership or valuations for items lost, stolen or damaged'.*

Mr R doesn't have receipts or other proof of ownership for the money, that the policy terms require, so IPA correctly said his claim wasn't covered by the policy and declined the claim.

I've also considered what's fair and reasonable in all the circumstances of the complaint.

I note Mr R says he hasn't previously claimed on his travel insurance policies but that doesn't mean IPA has to change its requirements for proof of ownership or pay this claim.

The above policy terms don't say that the proof of ownership for money is any different to the proof of ownership required for other items. I'm satisfied that it's reasonable for IPA to ask for proof of ownership of money claimed for because it needs evidence Mr R had the money he's reported as lost or stolen. The police report doesn't prove Mr R had ownership of the money, it only shows he made a report to the police.

Mr R says that if claims for lost/stolen money are only covered if the policyholder has receipts the policy cover for money is meaningless. I don't agree. The evidence of ownership doesn't have to be receipts, it could be other documentary evidence showing for example money being withdrawn from a savings account. Mr R says that's not how he kept his cash but that doesn't mean IPA was unreasonable to require proof of ownership as part of its assessment in deciding if the claim was covered.

The IPID does say the policy covers money, up to the policy limit, but it also says:

*'The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product are provided in your policy documents.'*

The need to prove ownership of money claimed for as lost or stolen isn't in the IPID but I'm still satisfied that IPA reasonably required proof of ownership as set out in the policy terms. A policyholder needing to provide proof of ownership for something claimed for is a standard requirement in travel insurance policies.

The rating Mr R refers to for the policy doesn't mean he's covered for every situation regardless of the policy terms.

Our Investigator said even if Mr R could provide proof of ownership of the money IPA wouldn't have accepted the claim because he left the bag containing the money unattended as defined by the policy terms. I haven't seen any evidence that IPA considered the bag was unattended. I make no finding as to whether the bag was unattended. The first step of IPA assessing the claim was to see if Mr R had proof of ownership of the money he claimed for. As he couldn't provide proof of ownership that alone was enough for IPA to decline the claim. It didn't need to further assess to see whether the claim wasn't covered for another reason.

I've considered all Mr R has said about the circumstances of his claim but for the above reasons I'm satisfied that IPA reasonably declined the claim because he couldn't provide proof of ownership for the money he claimed for as lost/stolen.

I'm sorry to read that the loss of the money has caused Mr R financial hardship and distress. He says he's also had the ongoing stress of dealing with the claim and complaint process. But I only award compensation for distress and inconvenience when that's been caused by the unreasonable action of an insurer. IPA hasn't acted unreasonably and there's no basis for me to say it has to pay compensation to Mr R.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 29 April 2026.

Nicola Sisk  
**Ombudsman**