

complaint

Mr S complains about the rejection of his travel claim by AXA Insurance UK Plc.

background

Mr S was burgled whilst on holiday, he claimed for some currency and a computing device. AXA asked for proof that he owned the device, and evidence of the source of the currency. As Mr S could not produce either of these his claim was declined. He complained to us.

One of our adjudicator's looked at the case, but did not uphold it. Mr S has therefore asked for an ombudsman's decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I too will not be finding in Mr S' favour.

When considering claims like this I think it is acceptable for insurers to ask for some evidence concerning the items claimed for. Whilst not everyone will keep receipts I can see that Mr S was asked for other types of proof re the device, such as registration and use. I also think it is not unreasonable for currency claims to be asked when and where the currency was obtained. Mr S has not provided any useful evidence in this regard. So, I do not think I can ask AXA to meet the claim.

my final decision

I make no award against AXA Insurance UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 29 December 2015.

Christopher Tilson
ombudsman