Financial Ombudsman Service

complaint

Mr T complains that Royal & Sun Alliance Insurance Plc have said that his i-pad is a personal computer and therefore a high risk item. He says that it is not a personal computer but a tablet. He therefore feels that he should be paid for the theft of his i-pad under his contents insurance cover.

our initial conclusions

Our adjudicator felt the the i-pad was a personal computer and therefore a high risk item. He did not recommend that Mr T's complaint was upheld. Mr T appealed.

my final decision

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

Mr T's policy had a limit of £750 on high risk articles. The policy's definition of high risk items is:

Televisions, personal computers, binocular, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.

Although there is no separate definition of personal computer, I am satisfied that the functional capabilities of an i-pad are such that it does fall into this category. This being so I can't say that RSA's interpretation of the policy term was unreasonable. I am aware that Mr T will be disappointed by my decision as it means his theft claim for high risk items is capped at the policy limit. But I don't think that RSA treated Mr T unfairly in relying on the above term.

My final decision I that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr T either to accept or reject my decision before 18 **February 2016.**

Lindsey Woloski
ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.