

complaint

Mr H complains about the way London General Insurance Company Limited dealt with a mobile phone insurance claim.

background

Mr H had to deal with a number of different companies and I appreciate this may have been confusing. In this decision I can only look at what London General (and the business that acted on its behalf to deal with Mr H's claim) did. So, I won't be looking at anything the bank did or didn't do. Mr H knows that he can complain to the bank separately.

Mr H had his mobile phone stolen from a locker and reported it to police. He made a claim under a mobile phone insurance policy that came as part of a bank account.

Mr H points to several things that he felt went wrong and the relevant ones are as follows;

- The website indicated that the phone didn't need to be registered for cover to start
- He was without a phone for around 37 days
- Having to provide additional information from different companies was unnecessary and delayed things
- He thinks the police crime reference number was enough to show a theft had occurred and doesn't feel it was fair to ask him to get evidence of 'forced entry' to the locker
- He was initially offered an inferior phone and had to wait several days for the right one to be sent

London General accepted some delay and offered £25 compensation, which Mr H didn't think was fair. But his main concern was about the process that he was (and other customers might be) put through in getting a claim paid.

The adjudicator who looked into Mr H's complaint thought London General had made a fair offer. He explained the largest part of the delay was down to the network provider taking more than three weeks to give Mr H the phone's IMEI number.

Mr H was disappointed and didn't feel that the adjudicator had looked into the concerns about the process.

my findings

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

The policy says registration of the phone doesn't affect the ability to claim but it could improve the customer experience. Had Mr H registered his phone he would have given the phone's make, model and IMEI number. And the relevant website also stated what information was needed for a claim, which included the IMEI number. But Mr H didn't register his phone so London General asked him for the IMEI number. Mr H was unhappy that he had to get this from the network provider and he found that their front line staff couldn't give it to him. He thinks this shows a flawed system. I understand how frustrating this was but I'll explain why I don't think London General did anything wrong.

London General's claim process has to be fair and prompt. The policy and website show that London General was entitled to ask Mr H for the IMEI number. This unique number allows the network provider to identify a specific phone and take necessary action to block it from further use. And this helps an insurer to confirm a claim is genuine. The fact that it took the network provider a long time to give this to Mr H isn't London General's fault. So, I don't agree with Mr H that it shows a flawed system; it's really an issue for the network provider to sort out and streamline.

London General was entitled to ask for further information about the circumstances of the theft. The police crime reference shows Mr H reported the theft but the further information London General asked for was independent evidence to support the reported circumstances of the theft. This helped London General make a fair decision. But once it had the information there was a short delay of a few days in getting the right phone to Mr H for which it offered £25 compensation. I think this is a fair amount.

For the reasons I've explained I think London General's offer was fair. It's up to Mr H whether he accepts that offer and he should let London General know his decision.

my final decision

My final decision is that I don't uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr H to accept or reject my decision before 9 July 2015.

Sean Hamilton
ombudsman