

The complaint

Mr B is unhappy with what Assurant General Insurance Limited did after he made a claim on his mobile phone insurance policy.

What happened

Mr B has mobile phone insurance with Assurant (provided as part of his packaged bank account). In August 2023 he contacted it to log an accidental damage claim and sent his phone to Assurant for repair. It received the device at on 21 August and three days later it was deemed beyond economic repair. A replacement was sent to Mr B on 25 August and received by him the following day. While Assurant had his phone Mr B made two calls to check on progress and was given incorrect information about this, including being given delivery tracking numbers that didn't work.

Assurant accepted there had been a delay of a day in the phone being booked in with an engineer. And that Mr B had been given incorrect information when he contacted it. It paid him £50 in recognition of the impact of that.

Our investigator thought that was fair but Mr B didn't agree. He said he'd had to call the insurer's delivery agent to ensure the replacement phone was delivered to him and he'd been misled about progress when he spoke to Assurant. He didn't feel the compensation offered was enough. So I need to reach a final decision.

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.

The relevant rules and industry guidelines say Assurant has a responsibility to handle claims promptly and fairly. It shouldn't reject a claim unreasonably.

Mr B's policy does provide cover for damage and says where that occurs it will "*repair the mobile phone (where possible)*" or "*replace it with a mobile phone of the same make, model and memory size*". In this case Assurant found Mr B's phone couldn't be repaired so it provided him with a replacement. And while Assurant has accepted there was a slight delay in the phone being booked in with an engineer, I don't think the overall timeframe here was unreasonable; a replacement was sent to Mr B four days after his phone had been received by Assurant.

However, it's accepted Mr B was provided with inaccurate information when he called Assurant to check on progress. In particular he was wrongly given a tracking number prior to the dispatch of his replacement phone and was subsequently given a different tracking number which was incorrect. Mr B has also said a call he had with Assurant was cut off.

I appreciate all that will have been frustrating for Mr B and I can understand why that led him to make his own call to the insurer's delivery agent. However, I've also taken into account the relatively short timeframe involved and that making any insurance claim is likely in itself

to involve some inconvenience to a consumer. Given all that I think the £50 Assurant has already paid is enough to recognise the impact of its errors on Mr B in this case.

My final decision

I've decided not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 22 December 2023.

James Park
Ombudsman