

The complaint

Mr A complains that he hasn't been given a replacement phone by American International Group UK Limited trading as AIG UK (AIG) after he made a claim under his gadget insurance policy.

What happened

Mr A has a gadget insurance policy underwritten by AIG. Following the loss of his phone, Mr A made a claim.

AIG sent Mr A a replacement phone, but Mr A says he didn't receive it, so he wants AIG to send another replacement.

AIG looked into things and confirmed with the delivery company that it had been delivered to the address that Mr A provided. Mr A says it was given to someone else and he didn't receive it. However, as AIG was satisfied it had been delivered, they didn't agree to send Mr A another phone.

As Mr A remained unhappy with AIG's position, he approached this service.

One of our investigators looked into things but he didn't uphold the complaint. He was satisfied that the delivery company had delivered the device to the address Mr A had given, and he hadn't given them any special instructions or told AIG that it was a shared address with another business. The investigator also noted that Mr A had said he'd spoken to the person who had taken the delivery, but it had gone missing after that. So, he was satisfied that it had been delivered in line with the address Mr A gave and didn't recommend AIG do anything further.

Mr A didn't agree and asked for a final decision from an ombudsman.

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.

Whilst I appreciate it will come as a disappointment to Mr A, I've reached the same outcome as our investigator.

When Mr A made his claim, he did this online on a self-service portal. He gave the address for delivery, and it is that address which the replacement device was sent to. However, this was a multi-occupancy shared address with a business. The delivery was made to the business address and received, but not by Mr A.

Mr A said that after he was notified of the delivery, he located the person who had received the parcel, and they said they'd left it in a box for Mr A. However, the package was no longer there when he checked.

Mr A says it shouldn't have been left with someone else to start with, and it should only have been him who was able to receive it. So, he says AIG should send him another phone.

However, Mr A hadn't told AIG that this was a shared multi occupancy address, also shared with a business. And he hadn't given any special instructions. No signature was required for delivery and identification is only checked if required for delivery of something age restricted. The package was delivered to the address Mr A provided, received and that person who received it placed it somewhere else where it later went missing from.

As AIG arranged to send the device to the address Mr A had provided, weren't given any details about the shared address, and it was received at this address and later went missing, I don't think they've acted unfairly. With this in mind, I won't be directing AIG to send Mr A another replacement phone.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 November 2023.

Callum Milne
Ombudsman