

The complaint

Mr C has complained that U K Insurance Limited ('UKI') has unfairly declined to pay a valid claim.

What happened

Mr C made a claim on a travel insurance policy, underwritten by UKI.

On his return from his holiday, his suitcase didn't arrive and so he made a claim. UKI asked Mr C for evidence of ownership of the items he was claiming for such as receipts, photos or bank statements. Mr C said he couldn't provide this information as he didn't have it and didn't keep receipts. He didn't think it was reasonable for UKI to insist on this information and made a complaint.

Unhappy with UKI's response, Mr C referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think UKI had acted unfairly.

Mr C disagreed and asked for an Ombudsman's decision.

So the case has been passed to me to decide.

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.

Having done so, I don't think this complaint should be upheld. I'll explain why.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- I have carefully considered everything Mr C has said but my decision will focus on what I consider to be key.
- The policy terms say: *"You must provide us with proof of ownership and value for the items of baggage for which you are claiming to substantiate your claim. If you do not, it may affect your claim."*
- Mr C made a claim to the airline and received a payment of £362. He said his items were worth over £700 so he expected UKI to pay the difference.
- I have seen from UKI's claim notes that it explained to Mr C that it would need to see some sort of proof of ownership to substantiate the claim and asked if he had photos from the holiday showing that he was wearing the items. Or if he could provide proof of purchase through bank transactions. Mr C provided a list of items and their cost.

And said he didn't have anything else. He said it was clear that he had a suitcase which contained items up to the luggage allowance. And UKI should know what people take on holiday.

- As Mr C doesn't have any evidence to show the value or proof of ownership for the items he is claiming, I don't think UKI unfairly declined to pay the claim. The policy terms make it clear that it would need to see evidence to show that the items belonged to Mr C and their value. I wouldn't expect Mr C to keep receipts for every item. But I would expect to see at least some evidence (such as photographs of him wearing the items) to show proof of ownership.
- Mr C has received a refund from the airline but he said this wasn't sufficient to meet the value of the items he had in his suitcase. I appreciate why Mr C is frustrated but I don't think UKI has done anything wrong. If Mr C is able to find some photographs or proof of ownership and value of his items, I would expect UKI to reconsider his claim.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 December 2023.

Shamaila Hussain
Ombudsman