

## **The complaint**

Ms R has complained about the ring provided by an approved jeweller when Lloyds Bank General Insurance Limited settled her claim against her home insurance policy by way of a voucher.

## **What happened**

Ms R made a claim under her home insurance policy for a ring. In May 2022 her insurer Lloyds settled the claim by paying a voucher to Ms R to use at an approved jewellers to replace the ring.

Ms R was unhappy with the ring provided by the jeweller and contacted Lloyds. Lloyds said as it had provided a voucher for Ms R to purchase a replacement with the jeweller, any dispute about the order was between Ms R and them.

Ms R asked us to look at her complaint. Our Investigator explained that she could look at the actions of Lloyds in its handling of the claim. As it had fairly dealt with the claim, she didn't recommend the complaint should be upheld.

Ms R didn't agree and wants Lloyds to pay her a cash settlement. So Ms R wants an ombudsman 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.

There is a dispute as to what was agreed between Ms R and the jeweller in her order of a replacement ring. Ms R says the jeweller hasn't had a bespoke ring made for her. She says the jeweller didn't measure her ring size before ordering the ring and it doesn't fit, and the shape of the stone isn't what she ordered. Ms R is very unhappy with her dealings with the jeweller and now wants Lloyds to pay her a cash settlement for the ring instead.

The jeweller has agreed to change the shape of the stone, and agreed to send the ring to Ms R's home address as she no longer wants to visit the store. But it says it made Ms R aware that once the ring was ordered, it couldn't be returned.

Lloyds says as it has paid the jeweller for the ring (when Ms R used the voucher) and a ring has been provided, it cannot pay Ms R a cash settlement as it has already fulfilled its obligations under the claim.

Our role is limited to deciding whether Lloyds as the insurer dealt with Ms R's claim in a fair and reasonable way.

Having done so, I can't safely conclude that Lloyds has acted unreasonably. From the evidence available to me, I think Lloyds dealt with Ms R's claim in line with the policy terms.

I understand Ms R's strength of feeling about the ring - and her dealings with the jeweller. And I have taken her personal circumstances into account when reaching my decision. But

for the reasons I've explained, I cannot uphold her complaint and ask Lloyds to do any more than it already has. The complaint is with the jeweller.

### **My final decision**

I'm sorry to disappoint Ms R. My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 16 January 2024.

Geraldine Newbold  
**Ombudsman**