

## **The complaint**

Mrs G complains about the way Amtrust Europe Limited settled a claim on her gadget insurance policy.

Where I refer to Amtrust, this includes its agents and claims handlers acting on its behalf.

## **What happened**

In September 2022 Mrs G made a claim on her policy in relation to her mobile phone. Amtrust said any item worth more than £250 had to be registered and Mrs G hadn't registered her phone, so the maximum she could claim for it was £250.

Mrs G says she had called Amtrust in October 2021 to register the phone but Amtrust has no record of this call. It also says it sends regular updates and the most recent contact with Mrs G before her claim in May 2021 included a schedule of registered items. The phone wasn't on the list and Mrs G was sent forms to update items she wished to register, but she didn't add the phone. Mrs G says she didn't receive that letter.

Our investigator didn't think the complaint should be upheld as Mrs G hadn't been able to show she had registered the phone.

Mrs G disagrees and has requested an ombudsman's 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 policy provides cover for different types of gadgets. The terms are clear that items worth more than £250 need to be registered and if they are not, the most that will be paid is £250.

Amtrust's records show Mrs G had registered some items but not her phone. That means any claim would be limited to £250.

Mrs G says she called in October 2021 to register the phone. She's provided a copy of her phone bill as evidence of the call. Amtrust has searched its records and the only call it has from around that time is a very short call. I've listened to a recording of that. The call handler answers but there's no-one on the call so he hangs up. I note also that the number shown on Mrs G's phone bill isn't the same as the number in the policy documents that should be used for registering her phone.

Amtrust wrote to Mrs G in May 2022 telling her no phone was registered and asked her to complete a form or call if she wanted to register her phone. Mrs G says she didn't receive that letter but it was correctly addressed.

Mrs G hasn't been able to evidence that her phone was registered. So, while I appreciate it will be very disappointing for her, I'm satisfied the way Amtrust dealt with the claim was in line with the policy terms and was fair.

**My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 6 October 2023.

Peter Whiteley  
**Ombudsman**