

The complaint

Miss W complains about the service she received from U K Insurance Limited, trading as Direct Line Insurance ("UKI") when she attempted to take out a jewellery insurance policy with it.

What happened

In early 2023, Miss W tried to take out a jewellery insurance policy with UKI to provide cover for her engagement ring.

UKI told Miss W it needed to see a personalised purchase receipt with her details or a valuation which included her full name and address. Miss W arranged for the jeweller her partner had purchased the ring from to provide a document with her details on it. However, UKI told her this wasn't sufficient.

Miss W raised a complaint about UKI's decision to refuse her cover, as well as the customer service she'd received.

UKI said the document she'd provided didn't meet its requirements. It said Miss W had been booked in for call back appointments, but these had not been answered.

Miss W remained unhappy and asked our service to consider her concerns. Our investigator didn't think Miss W's complaint should be upheld. He didn't think UKI had acted unfairly or provided poor service.

Miss W disagreed with our investigator's outcome. She said she was shocked that our investigator hadn't found anything wrong with the conduct of the staff member she'd spoken to over the phone. She said UKI had suggested she name her partner as co-owner of her property which was not something she wished to do, and she didn't appreciate this advice. She said UKI asked her to change the documentation for the purchase of the ring to her name which was unnecessary, and it must have realised it was still insufficient to provide her with a quote.

She also commented that UKI had ignored her emails and made it difficult to contact it. She said she had a disability which affects her energy levels and ability to hold a phone and provided a letter to show her diagnosis. She said the experience had significantly dulled what should have been an exciting and celebrated life event.

As Miss W disagrees with our investigator's outcome, the complaint 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've decided not to uphold Miss W's complaint. I'll explain why.

UKI says it wasn't able to give Miss W a quotation for cover because she didn't provide the information it required.

I can see that UKI told Miss W it needed to see a *"personalised purchase receipt with (her) details on it or a valuation from The Guild of Registered Jewellers and Valuers, or The Institute of Registered Valuers which also include(d) (her) full name and address."*

The policy's terms and conditions say this information needs to be provided in the event of a claim. So, I don't think it's unreasonable for UKI to have required it before offering the policy.

I can see Miss W sent UKI a purchase receipt with her partner's name on it, as well as a letter from the jeweller with her name and address and the value of the ring on it. However, neither of these documents appear to meet UKI's requirements. So, I don't think its decision to refuse Miss W cover for the ring was unfair.

Miss W is also unhappy about the customer service she received from UKI. She says the representative she initially spoke to over the phone was abrupt and unhelpful. She's commented that she wouldn't have been in the position she was if he had informed her that further documentation was required. She thought he seemed incapable of understanding that the policy would be held in her name, for an absolute gift.

Having listened to this call, I don't think UKI's representative was unhelpful. I think he understood that the engagement ring was a gift from Miss W's partner. He was trying to explain what was needed for the ring to be insured, taking her specific circumstances into account.

The conversation was around the difficulties of the ring being insured with the proof of purchase (the receipt) being in Miss W's partner's name when he didn't reside with her or in the same country.

I don't think the representative said anything to imply that a woman could not own her own home or that her partner's income was "dodgy" as Miss W has suggested he did.

Miss W said her partner had purchased the ring in the UK, but it was discounted because her partner paid tax overseas. At no point did the UKI representative suggest there was anything "dodgy" about this. He said it was okay for there to have been a discount on the purchase of the ring, but documentation needed to show the full replacement cost, because the insurance would be to replace it as new.

Miss W also seems to have misinterpreted what the UKI representative said about the possibility of her partner being a joint policyholder once he returned to permanently reside in the UK. She's told us she wasn't happy with her partner being a joint policyholder as she was a homeowner in her own right and the policy would be taken out at her address.

Miss W seems to be under the impression that UKI advised her to name her partner as the co-owner of her home, but I think she misunderstood what he said. The policy Miss W was trying to take out was a standalone jewellery policy which would have been separate to her home insurance policy.

In the phone call, the representative told Miss W there would be an issue with someone trying to make a claim if they didn't live in the UK. He said that once her partner had returned to the UK and they shared an address, both of their names could be on the policy. She would be the wearer of the ring and her partner could be on the policy either with delegated

authority or as a joint policyholder. I think the reason for this suggestion was that Miss W's partner had proof of ownership for the ring as the purchase receipt was in his name.

The representative had told Miss W earlier in the call that UKI would need to see a valuation in her name (with a description and the full replacement cost of the item), for the insurance to be in her sole name.

The representative suggested Miss W email the document she had, and he would take a look at it for her. But I think he also tried to manage her expectations that this might not be enough. I can see that the representative let Miss W know what documentation was required two days after the call.

Miss W has commented that UKI asked her to change the documentation for the purchase of the ring to her name when it must have realised that this was insufficient for it to provide her with a quote. I can see the UKI representative told her it needed to have the correct document with personalised details included. But I haven't seen anything to show that he advised her to request a document from the jeweller that had sold the ring to her partner.

The original purchase receipt couldn't be accepted because it was in Miss W's partner's name. There's nothing to suggest that Miss W explored the other option UKI gave her which was to get a valuation from The Guild of Registered Jewellers and Valuers, or The Institute of Registered Valuers.

I appreciate it was disappointing for Miss W that UKI wasn't willing to accept the letter from the jeweller or other documentation she suggested as proof she was the owner of the ring, such as a letter from her partner. However, it was up to UKI to decide what documentation it was willing to accept and ultimately whether or not to offer the policy to Miss W.

Miss W disputes what UKI has said about arranging appointments to discuss her request for a quotation. She says that UKI ignored her emails on many occasions or made it difficult to contact it and she spent a lot of time waiting on hold. She's made us aware of a medical condition which affects her energy levels and ability to hold a telephone.

I'm sorry to hear of the difficulties Miss W experiences as a result of her medical condition. However, she's told us that she hadn't made UKI aware of her disability. So, I can't say that UKI should have made adjustments to the way it communicated with her because of this.

I'm satisfied that UKI provided Miss W with clear information about what it needed to see within a few days of her request for a policy quotation. And it told her the additional document she provided wasn't sufficient around a week after she emailed it. While I think some of UKI's communication with Miss W after this could have been better, I'm not persuaded that compensation is warranted here.

I know my answer will be disappointing for Miss W, but I haven't found reason to uphold her complaint.

My final decision

For the reasons I've explained, I don't uphold Miss W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 14 December 2023.

Anne Muscroft

Ombudsman