

## **The complaint**

Ms M is unhappy that Euroins AD didn't settle her travel insurance claim in full.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll instead focus on giving the reasons for my 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 relevant rules and industry guidelines say that Euroins has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

The policy terms and conditions say:

“Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help You to substantiate Your claim.”

I'm upholding this complaint because:

- Ms M had provided proof of ownership for two items of her lost clothing, sunglasses and a pair of trainers. She had evidence of ownership of these items. So, I think Euroins ought to reconsider this aspect of Ms M's claim in line with the remaining policy terms.
- There were three higher value items (two bags and a further pair of trainers) which Ms M didn't have receipts for. I think it was reasonable for Euroins to request receipts for these items. But I think it would have been reasonable for Euroins to explore any other information Ms M could provide as proof of ownership, such as photographs of her wearing the items which she didn't have receipts for. Ms M has sent our investigator photographs of the bags which have now been sent to Euroins.

## **Putting things right**

Within 28 days of Ms M confirming that she accepts my final decision Euroins should put things right by reconsidering Ms M's claim in line with the remaining policy terms and conditions, including the further evidence provided in relation to the higher value items. They should provide Ms M with a written response setting out their claims' decision.

## **My final decision**

I'm upholding this complaint and direct Euroins AD to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or

reject my decision before 19 June 2024.

Anna Wilshaw  
**Ombudsman**