



INSURANCE & FINANCIAL SERVICES
OMBUDSMAN

Proving Your Loss

When making an insurance claim for lost, stolen or damaged items, many people are surprised to learn that they have to “prove their loss” by showing their insurer that they owned the items.

Your policy

Your obligations, in the event of a claim, will be set out in the policy wording. This includes providing the insurer with proof of ownership. An insurer can legally decline a claim for a breach of the conditions of the policy.

How do I prove ownership?

The evidence your insurer can expect from you depends on the circumstances. For example, it would be more realistic to expect proof of purchase for items purchased a few months before the loss, than for items purchased many years ago. Many items are now purchased by credit card and this provides a good record of transactions, even when receipts are not retained.

The amount of proof which your insurer can reasonably expect also depends on the size of the claim. It would not be reasonable to make a large claim and provide no proof of purchase or ownership.

High value items

For gifted items, and other valuable and important items, it is a good idea to keep an up-to-date photographic record. However, while photographic evidence may prove that certain items existed, it does not usually provide conclusive proof of ownership.

Jewellery provides special difficulties for insurers in the event of a claim. It is not possible to establish the quality and value of jewellery from photographs and insurers cannot rely on valuations completed from photographs and/or vague descriptions of the jewellery. *Please refer to the IFSO Scheme's Jewellery Fact Sheet for more information.*

What to do:

1. Read your policy carefully and, if unsure, ask your insurer.
2. Keep photos, receipts and records of major items of household contents (e.g. furniture, appliances, stereos, TVs, artwork etc) stored in a safe place. Update records as you replace items.
3. Obtain regular valuations for personal items such as jewellery, and store in a safe place.