

The complaint

Mrs S complains that Inter Partner Assistance SA (IPA) didn't deal with a claim under her travel insurance policy as it should have.

What happened

Mrs S had a travel insurance policy with IPA. She travelled abroad on 13 December 2019 and returned on 10 January 2020.

On arrival at her destination her baggage had been delayed. When it arrived at the airport Mrs S had to take a taxi to the airport to collect it.

While on her holiday Mrs S also had a rucksack stolen, the contents of which belonged to her, although some of them she had bought to be used by a disabled child she was visiting.

On her return to the UK in January 2020, Mrs S made two claims on her travel insurance policy, one for the taxi to collect her delayed baggage. The second one for the stolen rucksack and its contents to the value of £601.57.

IPA declined the first claim in March 2020, as delayed baggage is not covered under the policy Mrs S has. It overlooked the second claim and didn't begin dealing with this until November 2020 and reached its outcome in January 2021.

IPA agreed to pay some of this claim but declined to cover the items Mrs S had taken for the use of the child she was visiting. Meaning after depreciation and the excess Mrs S had to pay, IPA valued her claim at £70.33.

Mrs S complained to IPA, it upheld her complaint regarding delays, offering her £75 for this, but didn't uphold her complaint about the outcome of her claims. Mrs S remained unhappy and so brought her complaint to this service.

Our investigator upheld Mrs S' complaint, in summary he said that even though not all the items in Mrs S' bag was for her own use. She had proved she had purchased them and was travelling with them in her possession when they were stolen, so they should be covered. He also believed IPA should increase its offer for compensation from £75 to £250, as he felt delaying the claim for almost a year was unacceptable. IPA initially disagreed with the investigator but later agreed to his findings. Mrs S also agreed to the investigator's findings, so he arranged for the complaint to be closed.

IPA contacted Mrs S to let her know her revised claim value, taking into account all items, minus depreciation and the £50 excess, was £376.08. Mrs S then contacted the investigator and said she no longer agreed that he had considered the compensation for delays fairly. The matter has now 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.

I appreciate I have summarised the detail of Mrs S' complaint in far less detail than she has in her submissions. This is not meant as a discourtesy, but as both parties have agreed to the outcome and value of the claim, I've only considered the compensation for delays in this decision. Having done so I have to tell Mrs S, I've reached the same outcome as our investigator and for broadly the same reasons, I'll explain.

Mrs S initially registered her claim for the stolen backpack in January 2020, she didn't submit the forms and evidence immediately as she had to gather her receipts and proof of ownership. The full details were submitted on 14 March 2020, IPA mistakenly declined the claim on 4 November 2020 and then eventually made an offer on it on 21 January 2021.

There were delays of around seven and a half months between it being submitted and incorrectly declined. Then a further two months of it being looked into before being partially accepted.

IPA has told us that during that time Mrs S made a number of calls to IPA where she was rude or abusive to its staff and those calls had to be terminated. I understand that Mrs S was frustrated with the handling and delays of her claim, but I don't think it's appropriate to take those frustrations out on IPA's staff members.

I do agree with Mrs S that these delays and the incorrect exclusion of some of her items was unfair and unacceptable, and so I think it's right that Mrs S should be compensated.

When taking all things into account I'm satisfied that £250 is a fair compensation for the distress and inconvenience caused by the delays in IPA dealing with Mrs S claim.

Putting things right

As its already agreed IPA should settle the claim including all items contained in the stolen rucksack – minus depreciation. It is entitled to deduct any excess due from the amount it pays Mrs S. It should add 8% simple interest to Mrs S claim from the date the Mrs S submitted the full details on 14 March 2020 until the date of payment.

It should also pay Mrs S £250 for the delays and service it provided when dealing with her claim.

My final decision

For the reasons set out above, my final decision is that I uphold Mr S' complaint about Inter Partner Assistance SA, and now require it to.

- Settle Mrs S' claim in line with the instructions above adding 8% simple interest
- Pay Mrs S £250 distress and inconvenience

†Her Majesty's Revenue & Customs may require that IPA deduct tax from the interest paid to Mrs S. If it does and Mrs S requests it, IPA must provide her with a certificate showing how much tax it has taken off, so she may reclaim it if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 1 August 2022.

Amber Mortimer
Ombudsman