

The complaint

Mrs K complains about how U K Insurance Limited (UKI) dealt with her initial contact with it in relation to a claim against her travel insurance policy. Reference to UKI includes its agents.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here in full. In summary, Mrs K has travel insurance as a benefit of a bank account. On 19 October 2019 she departed the UK for a trip and intended to return to the UK on 27 December 2019.

I understand that before her planned return flight, Mrs K realised that she'd lost important medication she needed to take before flying. She remained in her destination country and tried to source the medication but had difficulty doing so. I understand that by the time she'd replaced the medication, there were no return flights available because of the difficulties arising out of Covid-19.

In June 2020, Mrs K contacted UKI for assistance. In its final response to Mrs K in July 2020, UKI said that it had provided poor service to Mrs K in June and July 2020 in that:

- It didn't take into account Mrs K's particular circumstances and the telecommunication issues in the country she was in when it asked her to provide supporting information within 24 hours.
- It told Mrs K, incorrectly, that the policy covered trips up to 31 days whereas Mrs K had purchased a trip extension.
- It misunderstood the position in relation to Mrs K's medication and asked her why she hadn't travelled with sufficient medication for her original return flight when she had already told it that she had lost the medication.

UKI offered Mrs K compensation of £100. Mrs K didn't think that was enough and pursued her complaint.

One of our investigators looked at what had happened. She recommended that UKI pay Mrs K a further £100, making total compensation £200. UKI agreed to the investigator's recommendation. Mrs K didn't think that total compensation of £200 was sufficient. As there was no agreement between the parties, the complaint was passed to me to decide.

In this decision, I deal with the issues Mrs K has previously raised with UKI, to which it responded on 23 July 2020. This decision doesn't deal with UKI's response to any subsequent claim Mrs K made against her policy. If Mrs K makes a claim and isn't satisfied with UKI's response, she should first complain to UKI about that.

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.

It's common ground that UKI provided Mrs K with poor service in response to her initial contacts with it in June and July 2020. I've set out above the elements of poor service that occurred here.

This was no doubt a worrying time for Mrs K. UKI added to Mrs K's distress and inconvenience by putting her under pressure to provide information and supporting documentation in a very narrow time frame which was unrealistic in the circumstances. UKI also gave Mrs K incorrect information about her cover and misunderstood what she'd told it about her medication. That was understandably worrying and frustrating for Mrs K at an already stressful time.

I've considered the matter carefully and I agree with the investigator that total compensation of £200 is fair and reasonable in this case. In reaching that view I've taken into account the nature, extent and duration of the distress and inconvenience Mrs K suffered as a result of the poor service provided by UKI.

For these reasons, I uphold Mrs K's complaint.

Putting things right

In order to put things right, UKI should pay Mrs K additional compensation of £100, taking the total compensation to £200.

My final decision

My final decision is that I uphold Mrs K's complaint. I now require U K Insurance Limited to take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 18 May 2022.

Louise Povey

Ombudsman