

The complaint

Mr and Mrs F complain that Barclays Bank UK PLC (Barclays) gave them incorrect information about their travel insurance policy.

What happened

Mr and Mrs F have a travel insurance policy linked to their package bank account with Barclays. They were due to travel abroad on 25 September 2020. They said they spoke with Barclays a few weeks prior to their departure to ask if they were covered if they couldn't travel due to Covid-19 and were told they were covered.

Mr and Mrs F had their Covid-19 tests 72 hours prior to their departure but one test result didn't come through on time, so the airline didn't allow them to board the flight. They made a claim for their trip cancellation cost on their travel insurance but the insurer declined it as the policy didn't provide cover for such circumstances.

Mr and Mrs F are unhappy because they say Barclays gave them the wrong information and this resulted in their travel insurance claim being declined. A separate complaint has been raised, and looked into by our service, about their travel insurer.

Mr and Mrs F brought their complaint to this service. They said Barclays told them they'd be covered. They said that if Barclays had told them otherwise, they would have taken out extra insurance.

Our investigator looked into what had happened and said that Barclays hadn't done anything wrong. She said Barclays provided screen shots to show searches of incoming calls using both Mr and Mrs F's mobile numbers and the results show the only incoming call made to Barclays was on the day of their departure. She concluded there wasn't any evidence to suggest that Barclays gave incorrect information.

In December 2021 I issued a provisional decision explaining that I was intending to uphold Mr and Mrs F's complaint and direct Barclays to pay £100 compensation. I said:

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 reached a slightly different conclusion to our investigator. And I'll explain why below.

Following Mr and Mrs F's request for a final decision I asked both parties to provide further information about the calls. Barclays say they can't locate a call prior to Mr and Mrs F's departure on 25 September 2020 and have provided evidence of the searches they've undertaken. I also asked Mr and Mrs F to provide us with evidence such as an itemised phone bill showing when the call in question took place. This was so we could then ask Barclays to do a further search for this call and hear exactly what was discussed. We first requested this information on 7 October 2021 but Mr and Mrs F haven't provided any further information.

I was sorry to hear that Mrs F has recently had some health issues but I'm satisfied that both Mr and Mrs F were given sufficient time to provide this information. And in the absence of such information, I've reached my provisional decision based on the information I already have.

I don't have a recording for the call Mr and Mrs F said they made prior to their departure date. So, I can't reasonably conclude that Barclays gave incorrect information. Barclays have provided the recording of the call that took place on 9 October 2020 when Barclays called to discuss Mr and Mrs F's complaint. I've listened to this call and I can hear that the complaint handler said she couldn't find the call where Mrs F was told she'd be covered but then went on to say that she was sorry Mrs F was told that and that 'obviously that is our error'. So, the adviser gave Mrs F the impression that she was in agreement there had been an error on Barclay's part during the call.

The complaint handler concluded that she felt Barclays made an error but the fact that Mr and Mrs F couldn't claim was nothing to do with Barclays as that's down to their insurer. She said she'd feed back to the adviser who provided the incorrect advice but she wouldn't offer any compensation as none of Barclays' advisers were trained to deal with claims. Based on the above, I can understand why Mr and Mrs F feel that Barclays have provided incorrect information. It's clear from this call that Barclays accepted they made an error when they spoke to Mrs F on 9 October 2020. What isn't very clear is why Barclays concluded they had made an error when they hadn't been able to locate the relevant call, so they couldn't know what was discussed.

I think it's most likely Barclays decided to simply take Mr and Mrs F's word for it, but I don't think they made that clear to Mr and Mrs F. And I think this resulted in Mr and Mrs F being left with the impression they were misadvised but wouldn't be compensated for that. This caused further distress as they didn't think Barclays took any action to fix the error they admitted they had made.

For the above reasons, I think Mr and Mrs F suffered some distress and loss of expectation which I think Barclays should compensate them for. So, I think Barclays should pay them £100 compensation.

Barclays responded to say they accepted my provisional decision. Mr and Mrs F did not respond to my provisional 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.

As Barclays accepted my provisional decision and Mr and Mrs F didn't make any further representations about the outcome of this complaint, there's no reason for me to reach a different conclusion to that which I reached in my provisional decision.

I'm upholding Mr and Mrs F's complaint. I remain satisfied that it is fair and reasonable for Barclays to pay them £100 compensation.

Putting things right

I uphold this complaint and direct Barclays to pay £100 compensation.

My final decision

I'm upholding Mr and Mrs F's complaint about Barclays Bank UK Plc and direct it to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F and Mr F to accept or reject my decision before 10 March 2022.

Anna Wilshaw
Ombudsman