

The complaint

Mr K is unhappy with the service he received from Coverwise Ltd when enquiring about taking out travel insurance.

What happened

During the evening of 16 January 2022 Mr K emailed Coverwise with six main questions about the travel insurance policies it provides. Some of the questions also included sub-questions. Coverwise responded by email on the morning of 22 January 2022.

Mr K raised further queries in response to what he'd been told, by email, on 23 January 2022. Coverwise provided a further reply on 29 January 2022. Coverwise's representative said they were 'very sorry' for the delay in response and said Coverwise was experiencing a high volume of emails due to the Covid-19 pandemic.

On the same day, Mr K raised concerns that not all his points had been answered. And two days later he received an acknowledgement from a duty manager, apologising for the service provided and not meeting Mr K's expectations. More detailed answers were given to the queries Mr K had raised in his email dated 23 January 2022.

Mr K raised further points on 1 February 2022, noting that some of the responses received were unclear and asking further questions about coverage under the policies provided by Coverwise. He also said that he wanted his concerns to be treated as a formal complaint.

In early February 2022, Mr K was informed by Coverwise's representative that given the nature of his work, it was unlikely that he would be covered under the policy for working abroad. Although its policies were designed to cover business and leisure trips as standard that was only if the business trip involved an administrative, clerical, non-manual occupation, in an office environment. It was suggested that Mr K seek more specialist insurance cover to meet his requirements.

Mr K then called Coverwise and spoke to one of its representatives. During this call, he asked questions about the policy including what constituted manual work under the policy and whether he'd be covered for a trip involving business.

Coverwise ultimately accepted that there were aspects of the service Mr K received which fell below the standards expected. Mr K remained unhappy so complained to our service. Our investigator didn't uphold his complaint. Mr K disagreed so his complaint has been passed to me to consider everything afresh and 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.

Firstly, I'd like to thank Mr K for taking the time to explain why he thinks Coverwise hasn't acted fairly and reasonably in the way it's handled his queries and the service it's provided.

I'm aware that I've only summarised his complaint in my own words and I'm not going to respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern our service allow me to do so as we're an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is a fair and reasonable outcome here.

Coverwise has an obligation to treat customers fairly and it accepts that in its interactions with Mr K, it hasn't always provided him with the level of service it would ordinarily expect. Coverwise accepts that there were delays in responding to emails and it's apologised for these. It also accepts that he wasn't initially given answers to certain issues raised in his email dated 23 January 2022. I can see why Mr K would've been disappointed by this, particularly as he'd waited over five days for a reply. Coverwise has again apologised for this and says that the representative has been provided with feedback.

It also accepts that the call which took place in early February 2022 should've been handled better and a coaching session had been arranged for that representative.

Coverwise has also said that it will be rewriting its frequently answered questions to assist with customer understanding and it will ask the underwriter if it feels a definition of 'manual work' should be added to the policy wording in the next policy wording review.

So, the crux of the issue for me to determine is whether the apologies made to Mr K and the other actions taken by Coverwise to put things right are fair and reasonable in the circumstances of this case. Or whether it would be fair and reasonable for Mr K to be awarded compensation for distress and inconvenience considering that he says he's spent around 30 hours in total dealing with Coverwise. And he has been put to needless additional inconvenience by having to continue to communicate about queries around the policies Coverwise offers, because it was either unclear in its answers or didn't respond to certain points at all.

Overall, I think what Coverwise has done to put things right is fair and reasonable in the circumstances of this complaint. Although, Mr K didn't always get answers to questions and sometimes the answers might not have been as clear as they could've been, I think the apologies given are sufficient to reflect to distress he felt and inconvenience he experienced.

After his email of 29 January 2022, where Mr K raised dissatisfaction about the service he was receiving, I'm satisfied that Coverwise dealt with his queries more promptly and proactively. And although he still had to clarify some issues, there were further questions he wanted to raise in response to what he'd been told, so he would've needed to take the time to respond anyway (although the time taken to respond might not have been as long had some of the answers been clearer). I don't think it would be fair and reasonable to award compensation for that additional time. Particularly as Coverwise were quick to apologise for service failings after they'd occurred and has promptly said that it would provide feedback and further training to certain staff members.

As of 1 February 2022, given that correspondence was becoming protracted (and given the nature – and number – of the queries Mr K had and the different levels of cover offered by Coverwise), I don't think it was unreasonable for Coverwise's representative to offer to call Mr K to go through his questions over the phone. Nor do I think it was unreasonable for it to refer Mr K to its frequently asked questions and policy literature which may have answered some of the issues he was seeking information about. I know Mr K subsequently explained why he didn't want to do that - and wanted to continue communicating by email - but at the

time the suggestion was made, Coverwise wasn't aware of those issues. So, I don't think its suggestions were unreasonable given the questions Mr K wanted answered.

I'm also satisfied that Coverwise acted fairly and reasonably by informing Mr K that the policy didn't include manual work. And although manual work isn't defined by the policy terms, I don't think it was unfair for Coverwise to let Mr K know about this exclusion and how it might apply to his circumstances, given what he said about the type of work he did. And during the call in February 2022, when Mr K expanded on the work he participated in when abroad, he was told that it would only cover business trips involving office-based work (not manual work).

My final decision

I don't think Coverwise Ltd needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 January 2023.

David Curtis-Johnson
Ombudsman