

The complaint

Mrs J complains about the time it took Inter Partner Assistance SA to register her claim when her flight from South Africa to London was cancelled in November 2021.

What happened

Mrs J had travel insurance with IPA. She was due to fly from Cape Town to London on 28 November 2021. She received notification on 27 November 2021 that her flight had been cancelled. She wasn't able to contact the airline she was booked to travel with, but she was able to arrange an alternative flight to London with another airline on 3 December 2021. In the interim she was required to pay for Covid testing and accommodation in a quarantine hotel.

Mrs J has told us that she contacted IPA on 7 December 2021 to make a claim. But despite sending further emails and attempting to contact them by phone, her claim wasn't set up until she raised a complaint on 7 February 2022.

IPA upheld Mrs J's complaint on 31 March 2022 confirming her claim had been set up, apologising for the delay in doing this and offering her £100 for the poor level of service she'd received.

Mrs J wasn't happy with this and complained to our service. By the time Mrs J did this her claim had been considered and declined by IPA. Our investigator considered the case and initially said that he thought the £100 compensation IPA had offered Mrs J was reasonable, as IPA had said they hadn't heard from her until 7 February 2022, when she raised her complaint. But he said he'd consider this further if Mrs J was able to show she'd tried to contact them before this date.

In his opinion our investigator made it clear that he was only considering the delay in setting up Mrs J's claim. And if she wanted to complain about her claim being declined, she'd need to raise this with IPA first.

In response to our investigator's opinion, Mrs J provided a copy of a chain of emails between herself and IPA. These show that she attempted to make a claim on 7 December 2021. IPA responded asking her to provide further information, and she did this the same day.

On 8 December 2021 IPA told Mrs J that she needed to contact their claims helpline to obtain a claim form. Mrs J attempted to do this but on 9 December 2021 she emailed IPA to say she'd been on hold for over an hour on 8 December 2021, and a further 46 minutes on the 9 December 2021. She asked if IPA could send her a claim form, but they didn't respond.

Mrs J emailed IPA again on 7 January 2022 to say she'd hadn't received a response and again asked them to send her a claim form. She also said she'd attempted to call the claims helpline many times but hadn't been able to get through. Once again, IPA didn't respond. She emailed them again on 7 February 2022, raising a complaint. This was picked up by IPA and her complaint and claim were registered.

Having considered the further evidence our investigator said he appreciated that IPA had been busy around the time Mrs J attempted to make her claim, and it's not our role to punish businesses for having long hold times on the phone. He also said he didn't know how many times Mrs J had attempted to call IPA or how long she'd been on hold each time. And he thought Mrs J could have emailed more frequently if she'd been desperate to register the claim. Although, he acknowledged that it would have been off-putting to keep doing this when she wasn't getting a response.

But overall, he thought IPA should have done more to respond to Mrs J's emails. And the fact they raised a claim when she made a complaint showed this could have been done without her calling the claims helpline.

So he felt IPA had caused Mrs J unreasonable frustration and delay and the £100 they'd offered wasn't enough to compensate her for this. He recommended they increase their compensation offer to £250, which he felt was a fair level of compensation for the impact of what she'd been through.

Mrs J was happy with the increased level of compensation our investigator recommended but IPA weren't. They suggested £200 was a more appropriate figure.

The case has now come to me for a 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.

I'm only considering Mrs J's complaint about the delay in IPA registering her claim. As our investigator has said, if Mrs J wants to complain about her claim being declined, she'll need to raise this directly with IPA.

IPA have accepted that the level of service Mrs J received when she was trying to register her claim wasn't acceptable, and I agree. She first tried to register the claim on 7 December 2021, but it wasn't registered until she raised a complaint on 7 February 2022.

I appreciate that when Mrs J was trying to contact IPA their phone lines would have been busy. But when she wasn't able to get through, she asked them to send her a claim form. And I think matters would have progressed more quickly if this had been done.

When Mrs J complained, IPA were able to set up her claim based on the information she'd provided in December 2021. So I think it's reasonable to say there was an unnecessary delay. Mrs J had told IPA of the impact her cancelled flight had on her, so they knew how important it was to her, to get a response to her claim.

While I think Mrs J could have emailed IPA more frequently, when she couldn't contact them by phone, I appreciate she may have been reluctant to do this, as she hadn't received a response to her earlier emails.

But she'd provided all the information IPA needed to set up her complaint in December 2021, which IPA could have acted on. So I think IPA caused Mrs J unnecessary distress and inconvenience, at what was a difficult time for her. I don't think the £100 they'd offered is a fair level of compensation for this. Taking everything into account I think £250 is the correct level of compensation.

My final decision

For the reasons set out above my final decision is that I uphold Mrs J's complaint about Inter Partner Assistance SA.

And to put things right I require them to pay her £250 compensation for the distress the inconvenience the delay in registering her claim has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 16 December 2022.

Patricia O'Leary
Ombudsman