

The complaint

Mr O is unhappy with the way in which Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. handled a claim made on his travel insurance policy.

What happened

Mr O had the benefit of a travel insurance policy, underwritten by Mapfre ('the policy'). He made a claim on the policy in early December 2020. That claim was resolved in mid-February 2021.

Mr O was unhappy with the delays caused and that Mapfre didn't get back to him when it said it would. This resulted in him having to unnecessarily chase Mapfre for updates.

Mapfre accepted that it could've done more to contact him about his claim and offered him £75 as compensation for the inconvenience it caused Mr O. Mr O is unhappy with that amount, so he referred a complaint to our service.

Our investigator looked into what happened and felt that the offer of £75 was fair and reasonable. Mr O disagreed. So, his complaint has been referred to me to decide.

Mr O has since said to our investigator that the offer of £75 hasn't been paid to him.

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.

Mapfre has an obligation to handle claims fairly and promptly.

It isn't disputed that Mapfre could've done more to update Mr O. After making the claim, further information was requested from Mr O, which he promptly provided. Mr O says there were times when he had to unnecessarily chase Mapfre for updates. From what I've seen, I'm prepared to accept what he says about that and Mapfre hasn't provided us with information we've requested. I accept this would've been frustrating for him.

And because we haven't received anything from Mapfre to explain the length of time taken to cover the claim made by Mr O – despite allowing it opportunities to do so - it does look like Mapfre took too long to resolve the claim once Mr O provided it with the further information requested. Again, I accept this would've been frustrating for Mr O.

Mapfre has offered £75 compensation. I know Mr O disagrees, but I think this sum fairly reflects the distress and inconvenience he experienced as a result of what Mapfre could've done better here.

Putting things right

If it hasn't already done so, I direct Mapfre to pay Mr O £75 compensation.

My final decision

I uphold this complaint to the extent that I direct Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. to pay Mr O £75, if this payment hasn't already been made as Mr O says.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 29 November 2022.

David Curtis-Johnson
Ombudsman