

The complaint

Mrs V complains that AWP P&C SA (“AWP”) has unfairly handled a refund request related to an event insurance policy.

What happened

The background of this complaint is well known. So, I’ve summarised events.

- Mrs V booked concert tickets for an event in June 2022. And she took out an AWP event policy that would provide cover if she was unable to attend for certain reasons.
- The concert was later cancelled. So, Mrs V contacted AWP to request a refund as the event the policy covered was no longer going ahead.
- AWP agreed to refund Mrs V’s premium. But she says AWP never did this and she didn’t hear anything else back.
- So, Mrs V brought the matter to this Service. Our Investigator requested information from AWP but it hasn’t responded or provided a file. She upheld the complaint, directing AWP to refund the premiums of £6.80, plus 8% simple interest from the date it had previously agreed to do so. And she awarded £100 in compensation for the distress and inconvenience caused by AWP’s lack of responses and inaction.
- Mrs V agreed, AWP didn’t respond. So, the matter has been passed to me.

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.

- The facts of this complaint are simple. Mrs V took out a policy that covered a certain event. That event in question never went ahead.
- After raising this with AWP, Mrs V was told her premiums would be refunded upon receipt of a screenshot showing she’d had a refund of her ticket. This seems reasonable to me that AWP would request evidence to support such a claim.
- Mrs V shared this confirmation with AWP but the payment hasn’t been made. Mrs V has also provided evidence to show she had chased AWP on multiple occasions.
- AWP hasn’t provided any response to our Investigator. And to my knowledge the refund of premiums was never made. So it’s clear to me AWP hasn’t done what it said it would, and its inaction and lack of responses to Mrs V have caused her unnecessary frustration over a straightforward matter that should’ve been resolved quickly and without issue.

My final decision

I uphold this complaint. I direct AWP P&C SA to do the following:

- Refund Mrs V’s premiums of £6.80. Plus 8% simple interest from 1 April 2022 (the

date it agreed to refund the premiums) until the date of settlement.

- Pay Mrs V £100 in compensation for avoidable distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 27 December 2022.

Jack Baldry
Ombudsman