

The complaint

Ms D complains about the service provided by AWP P&C SA ("AWP") when making a travel insurance claim.

What happened

Ms D took out a single trip travel insurance policy, underwritten by AWP. In June, a few days before her departure date, she contracted Covid, which meant she had to cancel her holiday plans and make a claim through her insurance policy.

Ms D said that she made numerous calls to log her claim over a two-day period to several different numbers and each time the call disconnected after an hour of waiting. She also attempted to submit the claim online, however, this wasn't successful and instead she was directed to call on a different telephone number which wasn't answered. As a result, Ms D sent a complaint by email to AWP. She didn't receive a response until nearly two months later and the reply asked if she still needed assistance. Ms D said she responded but has not received a reply.

Unhappy with the situation, Ms D brought her complaint to this service. Our investigator looked into the matter and found that the service provided to Ms D by AWP was poor. She didn't think it was reasonable that Ms D was unable to get through to make her claim despite waiting on calls for several hours. And she didn't think that it was fair for Ms D to have to wait over eight weeks for a response to her email. As a result of this poor service, our investigator recommended AWP pay £150 to Ms D as compensation.

Ms D replied and accepted our investigator's view. No response was received from AWP. As no agreement was reached, the matter has been passed to me to 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.

When a complaint is made to this service, we invite both parties to submit any information or documentation they think will assist us when considering the matter. It is important to point out at this stage that AWP has not provided any information to this service, despite several requests. So, I have considered this matter based on the details supplied by Ms D in support of her complaint.

Ms D has explained how she spent nearly seven hours waiting on the telephone over a period of two days to try to speak to AWP to start the process of making her claim. Each time she called the line was disconnected after an hour of waiting.

I can appreciate just how frustrating this must have been for Ms D. While it is accepted that there may be certain times when phone lines may be busy, I don't think it is reasonable that she was subjected to such lengthy call wait times, especially taking into consideration the call was then disconnected on each occasion without being answered.

I'm also aware that Ms D tried other options to submit her claim, including using an online service, however, this didn't seem to work and simply directed her to call another number, which also wasn't answered. Even when Ms D emailed AWP to complain about the situation and ask for help, it took nearly two months for AWP to reply – and the response didn't provide any meaningful assistance to help her submit her claim. I understand that it has taken a further two months for Ms D to contact AWP and initiate her claim.

It is clear that Ms D has been subjected to great inconvenience when simply trying to submit her insurance claim. I'm aware that the claim is not for an insignificant sum and so I'm sure that it would have been quite stressful for Ms D to not be able to start this process in order to receive any payment due. I'm not satisfied that these delays are reasonable and so AWP needs to compensate her for this poor customer service.

Our investigator recommended that AWP pay a sum of £150 to Ms D as compensation. Considering Ms D has encountered a delay of approximately four months I think this is fair compensation. AWP has not responded to provide any reasoning why this shouldn't be awarded and so I'm satisfied that this recommendation is fair and reasonable in the circumstances.

Putting things right

AWP needs to pay Ms D the sum of £150 in compensation for poor customer service during its claims handling process.

My final decision

For the reasons mentioned above, I uphold this complaint.

AWP P&C SA needs to put things right as detailed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 11 January 2023.

Jenny Giles
Ombudsman