

## **The complaint**

Mr A and Mr F complain about the customer service they've received from Rock Insurance Services Limited.

As Mr F brought the complaint to us, for ease of reading, I've referred mainly to him.

## **What happened**

Mr F and Mr A took out an annual travel insurance policy through Rock.

In June 2022, Mr F called Rock because he wanted to discuss some medical conditions. He says he was on-hold for over an hour and, when he did get through, he was told that a call back would have to be arranged, as the office was closing. Mr F was unhappy with the service he'd received and he made a complaint to Rock.

Rock didn't respond to Mr F's complaint and so he asked us to look into his concerns.

Our investigator asked Rock to provide its file of evidence. But despite chase-ups from the investigator, Rock didn't respond. So the investigator assessed the complaint based on the information Mr F had provided. He thought that Mr F had been caused some distress and inconvenience as a result of the service he'd received from Rock. So he recommended that Rock should pay Mr F £100 compensation.

Mr F accepted the investigator's recommendation. But Rock didn't respond to the assessment and nor did it provide any further evidence or comments. So the complaint's 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.

Having done so, I don't think Rock has treated Mr F fairly and I'll explain why.

First, it's important I explain that as Rock neither provided us with its file, nor with any response to our investigator's assessment, despite chasers, I've necessarily had to make my decision based only the information Mr F has given us. Based on that information, I think that Rock has caused some him unnecessary trouble and inconvenience, as I'll go on to explore.

It seems that Mr F tried to call Rock to discuss medical conditions, as he wanted to ensure he was covered for a forthcoming trip. He's said that he waited on hold for over an hour, before being told that the office was closing and that Rock would need to arrange a call-back. I don't doubt that this caused Mr F some frustration and incurred some call costs.

However, I think Rock went on to compound its service failings here. Mr F made a complaint to Rock on 30 June 2022 about the call waiting times he'd experienced. However, it doesn't appear that Rock addressed Mr F's concerns or issued a final response to his complaint in line with the regulator's rules. Mr F chased up Rock's final response in mid-August 2022 and

was assured, in early September 2022, that his complaint was being handled. But to date, it doesn't appear that Rock ever responded to Mr F's complaint. In my view, Rock put Mr F to additional time and inconvenience in needing to chase-up Rock's response to his complaint. And I've no doubt that it caused him further frustration when no response was forthcoming.

Overall then, I agree with our investigator that it would be fair and reasonable for Rock to pay Mr F compensation for the trouble and inconvenience its customer service errors have caused him. And I too find that £100 is a fair award to reflect the impact I think Rock's service failings had on him.

### **My final decision**

For the reasons I've given above, my final decision is that I uphold this complaint.

I direct Rock Financial Services Limited to pay Mr F and Mr A £100 compensation.

Rock must pay the compensation within 28 days of the date on which we tell it that Mr F and Mr A accept my final decision. If it pays later than this, it must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Mr F to accept or reject my decision before 20 March 2023.

Lisa Barham  
**Ombudsman**