

The complaint

Miss S is unhappy with the service received from Inter Partner Assistance SA ('IPA') when making a claim on her travel insurance policy – including delays in deciding the claim.

What happened

Miss S has the benefit of an annual, multi-trip 'platinum' travel insurance policy covering the period March 2022 to March 2023 ('the policy').

She travelled abroad in July 2022 and whilst away she contracted Covid-19. As a result, Miss S had to change some of her plans causing her some of pocket expenses – which she claimed for under the policy.

Miss S is unhappy with the service she received when making her claim, including the delay in assessing her claim, the level of communication she's received from IPA, having to chase them for updates and provide documentation more than once.

IPA issued its final response in December 2022. At that time, it still hadn't made a decision about whether to accept Miss S's claim. However, it accepted that it hadn't provided the high level of service it expected and because of the increased demands on its service, she had to wait longer than she should've when calling it, for example. It apologised and offered Miss S £75 compensation in recognition of this.

Miss S didn't think this offer was fair so asked our service to investigate her concerns. Our investigator didn't think compensation of £75 was enough to reflect the unnecessary distress and inconvenience IPA had caused Miss S. He recommended IPA pay £200 in compensation.

As Miss S disagreed, her complaint has been passed to me to consider everything afresh and 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.

So that everyone is clear, as IPA has yet to decide whether it accepts Miss S's claim, my decision focusses on the service Miss S has received since making her claim up to the date on which IPA issued its final response letter addressing her concerns in December 2022. If Miss S is unhappy with any aspects of the service, she's received from IPA since that date – including further delays - she's free to raise any further concerns with IPA in the first instance.

Further, if all or any aspects of her claim aren't accepted by IPA, she's also free to raise a complaint about that. But, again, she will need to raise her concerns with IPA in the first instance.

Miss S has also said that because her claim is yet to be paid, she's been without the money she's claiming for, for considerable time. However, as IPA has yet to decide whether it accepts her claim, I don't know whether any delays have ultimately led to her being financially disadvantaged by the delay in outcome of the claim.

However, apart from being under an obligation to not unreasonably decline a claim, IPA also has an obligation to handle a claim fairly and promptly. It accepts in this case that Miss S should've received better service; she hasn't been provided with responses when she ought to have been and she's spent unnecessary time chasing for replies and requesting updates about the progress of her claim. IPA apologised for this and paid Miss S £75 in recognition of the poor service she received.

However, I don't think that's enough to reflect the impact this had on her and the unnecessary distress and inconvenience she's experienced.

I've seen documentary evidence that Miss S submitted her claim online on 20 July 2022 attaching several documents in support. This was acknowledged at the time, and she was told that due to a significant increase in demand, she would receive a response within 30 days. However, I'm satisfied that didn't happen and she spent time chasing IPA at the end of August 2022 and in early September 2022 for an acknowledgement, and update.

IPA also requested documents from Miss S to progress her claim – such as the original booking invoice - but it looks like she provided this when submitting her claim. If the documents she'd provided weren't sufficient, I think IPA should've been clearer in its explanation what it still needed from Miss S to progress her claim. I can understand why this would've been frustrating for her and it also looks like she spent additional time on the phone trying to contact IPA about her claim throughout September and in early November 2022. But again, it doesn't look like her claim was promptly progressed.

In her complaint form to our service, Miss S also references the two calls she had in early November 2022 with IPA's representatives. She says: *"I have been left in tears tonight as I am so exhausted and had to end the conversation because it was making me ill talking about it all"*. This is consistent with a note of one of those calls in IPA's contact notes which reflects that Miss S became frustrated because she'd said the documents IPA was requesting had been sent.

Miss S has disclosed to our service that she lives with several chronic health conditions which are exacerbated by stress. She says the poor service and delays have caused her to become tearful, anxious and she isn't sleeping properly. After one call, she says she had an anxiety attack. I'm very sorry to hear this.

Miss S also says that whilst she cannot directly attribute the service she's received from IPA to the worsening of her medical conditions, her health has deteriorated in the time since submitting her claim and she's taken some time off work. So, having to spend her already limited energy on this matter, including several hours on the phone and more time on emails and resending evidence to IPA, has significantly impacted her health and wellbeing.

I haven't been provided with medical evidence reflecting the extent to which Miss S's health has deteriorated but I accept that the delays in assessing the claim and the poor service she's received wouldn't have helped her medical conditions. And that her stress and anxiety levels would've been exacerbated. She was also caused unnecessary inconvenience.

I know Miss S says the amount should be higher, but taking this all in account I'm satisfied that compensation in the sum of £200 more fairly reflects the distress and inconvenience she

experienced up to the date of IPA's final response letter – particularly for the period September and November 2022 when she was in more regular contact with IPA.

Putting things right

I direct IPA to pay Miss S compensation in the total sum of £200 for distress and inconvenience – which includes the £75 it's already paid to her.

My final decision

I partially uphold this complaint and direct Inter Partner Assistance SA to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 3 March 2023.

David Curtis-Johnson
Ombudsman