

The complaint

Mr S complains that AWP P&C SA delayed in dealing with his claim under his Missed Event insurance, and deducted a handling fee that they shouldn't have

What happened

Mr S booked tickets for events on 17 and 20 June 2022 and bought Missed Event insurance from AWP as part of his purchase.

Unfortunately, Mr S's father in law passed away on 16 June 2022 and so he was unable to attend either event.

Mr S submitted claims for these missed events to AWP straight away, but he experienced some difficulty with the portal, and the claims were eventually submitted on 5 July 2022.

An acknowledgement was sent to him the same day, but Mr S says that he had to keep chasing AWP as he heard nothing.

Mr S complained about the delay and lack of contact on 2 August 2022. The first claim was then settled on 18 August and the second was paid on 23 August.

In their final response AWP apologised for the delay, provided some explanation, and paid £25 as a gesture of goodwill.

Mr S was unhappy with this response and brought his complaint to us.

One of our investigators looked into Mr S's complaint. She thought that AWP's offer was too low and recommended AWP refund the £2.75 handling fee that had been deducted and pay a further £150 for distress and inconvenience. Mr S accepted this, but AWP didn't respond, and so the case has come to me to review.

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.

I am upholding this complaint, and I will explain why below.

I can see that AWP have accepted that the claim took longer to process than they would have liked, and have said that there was a high volume of claims and not enough staff. So I've thought about whether the compensation offered fairly reflects the distress and inconvenience caused.

AWP haven't provided us with any specific explanation about what happened to cause the delay in this case, or sent copies of the claim notes, and so I have accepted Mr S's account that he had no communication and was having to chase AWP to get this matter resolved. I note that no updates were provided by AWP at all.

I can understand that in the aftermath of dealing with a bereavement, the added frustration caused by having to chase AWP to find out what was happening, will have added to the distress and inconvenience experienced, and I think that AWP could have provided a better service here given that they will have been aware of the circumstances of the claim. So I agree with the investigator that an additional award should be made.

I can also see that the handling fee has been deducted from the second claim. No explanation has been provided for this deduction and it isn't in line with the terms and conditions of the policy, so this should also be refunded.

I understand that Mr S is also unhappy with the way AWP have handled his complaint, and the delay in responding to it. However, complaints handling isn't a regulated activity and so I can't look into this aspect of his complaint.

Putting things right

I think that AWP should pay an additional £150 compensation for the distress and inconvenience caused by the delay and refund the £2.95 handling fee.

My final decision

My decision is that I uphold this complaint and direct AWP P&C SA to put things right as above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 February 2023.

Joanne Ward
Ombudsman