

## **The complaint**

Mr and Mrs B are unhappy with the customer service they received from Rock Insurance Services Limited in relation to their travel insurance policy.

## **What happened**

In April 2022, Mr and Mrs B took out a single trip travel insurance policy which was administered by Rock. This was to cover a holiday starting on 27 September 2022.

On 16 September 2022, Mr B received a voicemail message from Rock to let him know that there was an error on the medical declaration completed for Mrs B. Mr B called back and was on hold for nearly an hour. When he spoke with Rock, it advised it needed to speak with Mrs B and so a call back was arranged for later that day. However, a call was not received.

Mr and Mrs B said they tried to call Rock on numerous occasions to speak with someone and sent emails to request a call, but they didn't hear from Rock. They were extremely worried as it was getting closer to their holiday date, and they didn't know if their insurance would be valid. It wasn't until 23 September 2022, four days before their trip, that this issue was resolved. Mr and Mrs B complained to Rock about the poor service.

Rock responded and upheld the complaint. It apologised for the delays Mr and Mrs B had experienced and the inconvenience caused. Rock said that, if Mr and Mrs B had incurred additional costs as a result of these delays, and they could evidence them, it would consider reimbursement. Mr and Mrs B remained unhappy with this outcome as they felt Rock was not taking into consideration the distress this had caused them, especially as it was so close to their holiday. So, they brought their complaint to us.

Our investigator looked into the matter. She upheld the complaint. She found that Rock's customer service had been poor and had caused Mr and Mrs B stress and worry. She recommended Rock pay compensation of £100 for the upset it had caused during this time. Mr and Mrs B accepted our investigator's view, however, Rock didn't respond. As there was no agreement 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.

I'm aware that part of Mr and Mrs B's original complaint to this service related to how Rock handled their complaint. Our investigator considered this issue but didn't find that Rock had acted unreasonably. As Mr and Mrs B have accepted our investigator's view on the matter, this point doesn't appear to be in dispute and therefore I won't be making a finding on it within this decision.

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 Rock has not provided any information to this service, despite several

requests. So, I have considered this matter based on the details supplied by Mr and Mrs B in support of their complaint.

Mr and Mrs B have explained that they spent a long time on hold when calling Rock to try to sort out this problem. And they spent over an hour and a half waiting for a call back that never happened. They have also told us that they sent several emails to try to get assistance, but these weren't responded to.

I can appreciate just how frustrating this must have been for Mr and Mrs B. While it is accepted that there may be certain times when phone lines may be busy, I don't think it is reasonable that they were subjected to such lengthy call wait times. And when the promised call back wasn't received, this would have only added to that frustration.

I'm also aware that Mr and Mrs B tried other avenues to get a response from Rock, including sending emails, however, these still weren't successful. It wasn't until 23 September 2022, a week after the initial problem had been raised by Rock, and only four days before their holiday, that this issue was resolved.

It is clear that Mr and Mrs B have been subjected to great inconvenience when trying to resolve this issue. And with the matter being raised so close to their holiday date, I can appreciate just how worrying this would have been for them. Mr and Mrs B said they didn't know if their insurance would be valid and so they had considered purchasing new cover. I'm not satisfied these delays were reasonable and so Rock needs to compensate them for the worry that this poor customer service caused.

Our investigator recommended that Rock pay a sum of £100 to Mr and Mrs B as compensation. Considering how stressful this whole episode was for them, I think this is fair. Rock has not provided 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**

Rock needs to pay Mr and Mrs B the sum of £100 in compensation for poor customer service.

### **My final decision**

For the reasons mentioned above, I uphold this complaint.

Rock Insurance Services Limited needs to put things right as detailed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 31 March 2023.

Jenny Giles  
**Ombudsman**