

The complaint

Miss B and Mr S are unhappy that Inter Partner Assistance SA (Inter Partner) has caused delays in assessing their travel insurance claim.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving my reasons for my decision.

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 agree with the conclusions reached by the investigator for these reasons:

- Miss B and Mr S had to cancel their trip due to contracting Covid-19. So, they submitted their claim to Inter Partner on 28 March 2022. Even though various requested information had been sent to Inter Partner, it kept re-requesting these. No further communication was received from Inter Partner until the final response was issued in October 2022.
- The final response stated Inter Partner would assess the claim as a priority and offered Miss B and Mr S £100 compensation for the delays caused. Miss B and Mr S brought their complaint to this service. Our investigator recommended Inter Partner award a further £100 for the further delays caused in assessing the claim. Inter Partner hasn't responded.
- I've considered what's happened. I agree with the investigator's recommendation that Inter Partner pay £200 in total for the delays it has caused in assessing Miss B and Mr S's complaint. The delays caused since March 2022 aren't in accordance with what's expected because the claim hasn't been assessed promptly and isn't in line with ICOBS 8.1.1. The delays have clearly caused trouble and upset to Miss B and Mr S and I don't think are unavoidable.
- Additionally, the claim has yet to be assessed despite Inter Partner stating in its final response it would arrange to look at this as a priority. Inter Partner should now assess the claim as a matter of priority in line with Miss B and Mr S's policy terms and conditions and should include 8% simple interest.

For these reasons given above, I uphold this complaint.

Putting things right

To resolve Miss B and Mr S's complaint, Inter Partner should:

- Pay £200 compensation in total for the delays caused in assessing the claim.

- Assess the claim as a priority in line with the terms and conditions of Miss B and Mr S's travel policy. It should also include 8% simple interest from the date the claim was made to the date of settlement.

My final decision

My final decision is that I uphold Miss B and Mr S's complaint about Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B and Mr S to accept or reject my decision before 29 March 2023.

Nimisha Radia
Ombudsman