

The complaint

Mr R and Mrs R complain about delays and customer service by Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. in relation to a 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:

- Mr R and Mrs R first raised a claim with Mapfre on 10 August 2022. Mapfre acknowledged this on the same day and asked for more information in support of the claim. Mr R and Mrs R sent further information on 7 and 8 September 2022.
- Mr R and Mrs R phoned Mapfre on 4 October 2022 for an update on the claim. Mapfre called them on 22 November 2022 to discuss the claim. Mr R and Mrs R called for an update again on 29 November 2022.
- Mapfre asked Mr R and Mrs R for more information on 30 November 2022. Mr R and Mrs R said they had already provided all the information and they sent everything again.
- Mr R and Mrs R phoned Mapfre on 6 and 15 December 2022 asking for an update on the claim. Mapfre assessed the claim on 16 December 2022, but it wrote to Mr R and Mrs R to ask for more information. Mapfre spoke with Mr R and Mrs R a few times after this to clarify what information was missing, and this was sent on 22 December 2022. Mapfre confirmed on 27 December 2022 that it would be settling the claim.
- Mapfre apologised for the distress and inconvenience caused due to unreasonable delays and offered £50 in compensation. Our investigator thought this should be increased to a total of £100, and Mapfre agreed. Mr R and Mrs R don't think this is enough to compensate for the time, stress and anxiety caused. They think around £250 would be fairer.

- I agree that Mapfre took too long to review the claim initially. Mr R and Mrs R had sent information about the claim by 8 September 2022, but Mapfre didn't review this fully until 30 November 2022. This meant Mr R and Mrs R had to chase Mapfre for an update during this time. But I don't think the way Mapfre handled the claim after this, or how long it took, was unreasonable. So, I think £100 is fair and reasonable compensation for the distress and inconvenience caused due to the initial delay (inclusive of the £50 already offered).

My final decision

My final decision is that I uphold Mr R and Mrs R's complaint. I direct Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. to pay them a total of £100 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R and Mrs R to accept or reject my decision before 19 June 2023.

Renja Anderson
Ombudsman