

## **The complaint**

Mrs F is unhappy with the service she received from Great Lakes Insurance SE when she claimed on her travel insurance policy.

## **What happened**

Mrs F tripped and fell whilst on holiday. She had a complex fracture in her arm and needed urgent surgery. She was scheduled to have the surgery in a private hospital, but her insurer didn't authorise it in time. The surgery was cancelled, and Mrs F then tested positive for Covid-19. A few weeks later she was moved to a private hospital and had the surgery. Great Lakes then repatriated her to the UK. Mrs F complained about the service she'd received.

Great Lakes issued a final response letter and offered £200 compensation as a gesture of goodwill. In summary, they said the delays in returning Mrs F to the UK were caused by her contracting Covid-19. But they acknowledged there was a lack of communication between the emergency assistance company and Mrs F. Unhappy with this response, Mrs F complained to our service.

Our investigator looked into what had happened and upheld Mrs F's complaint. She thought that had Great Lakes progressed the claim sooner she could have had the surgery and returned home as originally planned. However, due to the way in which the claim was handled she spent four weeks in hospital abroad on her own. She said this had caused Mrs F substantial stress and worry. She also thought that the communication wasn't to the level that Mrs F should have reasonably expected. So, she recommended Great Lakes pay Mrs F £1000 compensation.

Great Lakes responded to say that given the incubation period of Covid-19 it would be reasonable to assume Mrs F already had Covid-19. So, even if they'd responded sooner to Mrs F, it was unlikely that the outcome would have been any different. The investigator responded to say she'd considered this point and highlighting that Mrs F was having daily Covid-19 tests. So, her position remained unchanged.

There was no further response from Great Lakes about the outcome of the complaint. So, the investigator asked an ombudsman to review the complaint. Mrs F said that she wanted to emphasise the impact the whole experience has had on her life, and the ongoing impact. That included the ongoing physical impact and the impact on her confidence. So, I need to make a 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.

The relevant rules and industry guidelines say that Great Lakes has a responsibility to handle claims promptly and fairly.

I'm upholding this complaint and directing Great Lakes to pay Mrs F a total of £1000

compensation. I say that because:

- I don't think Great Lakes has adequately explained why it took two days for the case to be referred to their emergency assistance team. Given the nature of Mrs F's injury, and that she was admitted as an inpatient, I think the initial response should have been quicker.
- The delay in starting the claims process meant that Mrs F couldn't commit to having the surgery as she wasn't sure if she was covered by her insurance or not. As she didn't have cover confirmed she was understandably reluctant to go ahead with private surgery which she'd have to pay for in the event she wasn't covered. That situation could have been avoided if the claim had progressed more quickly in the early stages.
- I've taken into account the information Great Lakes provided in response to the investigator's opinion about the incubation period for Covid-19. It's possible that Mrs F had Covid-19 before the date she tested positive. But the evidence that's available says she first tested positive the day after the surgery should have taken place. So, I think it's reasonable to conclude, based on the available evidence, that the surgery could have gone ahead as planned had the claim progressed more quickly. In any event, even if I accepted Great Lakes' argument on this point, I still think there are other reasons to uphold the complaint and award compensation.
- Great Lakes has accepted the communication between the assistance company and Mrs F wasn't as good as it could have been. They also haven't made any further comments or presented any additional evidence relating to the investigator's findings on this point. I think better communication would have avoided unnecessary worry and distress. For example, in one of the first communications to Great Lakes Mrs F described herself as confused and upset. She also highlighted that she was struggling with the language barrier. Mrs F had to chase for updates and ask others to do so for her. It's clear from those communications that she was in a very difficult situation and the lack of clear and timely updates was causing her distress.
- I think Great Lakes could have communicated the plans for Mrs F's transfer to the private facility and repatriation more clearly and in a timelier way. There were a number of issues. For example, I think Mrs F would have benefitted from a clearer action plan so that she understood what the next steps would be throughout her transfer to the private hospital and her repatriation. Mrs F also had to chase up the 'fit to fly' documentation and didn't receive the level of assistance at the airport that she should have done. All of this added to her worry and distress at an already difficult time.
- I've taken into account Mrs F's comments about Great Lakes not covering her friend's taxi expenses or additional pet care costs. But that isn't something that is covered by the policy under the emergency medical and repatriation expenses section.

- I considered the longer-term impact of this experience on Mrs F. It's clear from what she's said that it's impacted her physical health and her confidence. I understand she is having ongoing treatment and that her injury still has an impact on her day to day life. I have a lot of empathy with Mrs F's circumstances. This was a traumatic experience and the poor service from Great Lakes added to her distress and inconvenience. However, I think compensation of £1000 fairly reflects the impact on her, bearing in mind the overall circumstances. In reaching that conclusion I bear in mind that I've not been provided with any medical evidence which confirms that Mrs F's recovery was significantly and negatively impacted by the service she received from Great Lakes.

### **Putting things right**

I'm upholding this complaint and direct Great Lakes to put things right by paying Mrs F a total of £1000 for the distress and inconvenience caused by poor customer service whilst she was unwell and distressed.

If Great Lakes has already made payment of the £200 it offered Mrs F, then this amount can be deducted from the overall settlement.

### **My final decision**

I'm upholding this complaint and direct Great Lakes Insurance SE to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 21 June 2023.

Anna Wilshaw  
**Ombudsman**