

The complaint

Mrs H is unhappy with the service she received from Rock Insurance Services Limited.

What happened

Mrs H took out travel insurance when she booked a holiday. Rock Insurance Services Limited arranged the policy on the insurer's behalf. She had a holiday booked for herself and her two children. On the day they were due to leave, about an hour before they planned to leave, Mrs H's daughter had an accident which resulted in her going to hospital.

Mrs H says she tried to contact the holiday company and Rock to discuss the situation, including cancellation. Unable to get through, after a number of attempts, they continued with the holiday. Unfortunately, the injuries Mrs H's daughter sustained meant the holiday wasn't such an enjoyable experience as Mrs H's daughter was unable to join in all the activities on offer and didn't feel well enough at times to leave the room.

Mrs H complained to Rock. They acknowledged that Mrs H hadn't been able to get through and that she ought to have been directed to the claims team when she contacted Rock for help at a later date. Rock also highlighted that the policy documents were clear about who to contact in the event of a claim or a change in health. They offered Mrs H £100 compensation for the service issues she experienced. Unhappy, Mrs H made a complaint to the Financial Ombudsman Service. She was also unhappy because it took Rock so long to respond to her concerns about the overall service she received.

Our investigator looked into what had happened and didn't uphold Mrs H's complaint. She explained that she thought that even if Mrs H had been able to contact Rock, she'd have been directed to contact the underwriter's claims team. She was also satisfied this information was clear from the policy terms and conditions. So, she thought the £100 offered by Rock fairly reflected the distress and inconvenience caused.

Mrs H didn't agree and asked an ombudsman to review her complaint.

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.

Rock arranged the policy on behalf of the insurer. So, Rock is not responsible for underwriting the policy or for claims decisions. But Rock should still provide Mrs H with good customer service.

I think the £100 compensation Rock has offered Mrs H is fair and reasonable in the circumstances of this case. I say that because:

- I accept Mrs H couldn't get through to Rock for guidance and help. She tried but couldn't speak to anyone. I accept that fell below the level of customer service she could reasonably expect. I agree it would have caused her some distress and inconvenience that she couldn't get in touch for help when she was unsure whether to go on holiday or not.
- Even if I think there was a failing by Rock, I still need to consider the impact on Mrs H, including whether she's lost out as a result of what's gone wrong.
- Mrs H was provided with information about her policy when she bought it. That included details of who to contact in the event of a claim or a change of health. That's the insurer of the policy, which is a different business to Rock. So that was the business she needed to contact in such circumstances.
- Even if Mrs H had been able to get through to Rock, they wouldn't have been able to advise her to travel or not. I don't think Rock have been able to guide her, for example, about her daughter's fitness to fly or what would happen if she needed to cut her holiday short.
- I think it is most likely that had Mrs H been able to contact Rock she'd have been told that she needed to contact the underwriter's claims team in line with policy terms.
- Taking the above into account I can't fairly say that Rock was responsible for Mrs H's decision to travel or her lack of enjoyment on holiday.
- I appreciate that Mrs H spent a lot of money on the holiday which was very different to the holiday she had planned. I have also considered that a similar holiday is much more expensive this year. But I don't think that's something I can fairly conclude is because of Mrs H being unable to contact Rock. I think £100 fairly reflects the distress and inconvenience caused when she couldn't contact Rock and in the delay in responding to her concerns.
- If Mrs H is unhappy with the service she received from the insurer's emergency assistance team, or a claims decision, she'll need to make a complaint to the underwriter of her policy.

Putting things right

Rock needs to pay Mrs H £100 compensation for the distress and inconvenience caused when she couldn't contact them for help and guidance.

My final decision

Rock Insurance Services Limited has already made an offer to pay £100 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Rock Insurance Services Limited should pay Mrs H £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 29 August 2023.

Anna Wilshaw
Ombudsman