

The complaint

Mr and Mrs L and Ms L are unhappy with how Euroins AD (Euroins) handled their medical emergency claim on their travel insurance policy.

Any reference to Euroins includes all its agents.

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.

I issued my provisional decision on 26 July 2023 and while the outcome wasn't different to what the investigator said, my reasons were slightly different. I said the following:

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 that the complaint is upheld, and the policy premium is refunded. But my intention is to increase the compensation amount to £300 from the £150 recommended by the investigator. My reasons are as follows:

- *Mr and Mrs L and Ms L's travel policy covered them for emergency medical treatment while on their trip.*
- *In February 2022, Mr L had an accident at the hotel and Euroins was notified. They submitted a claim. Euroins acknowledged the claim and asked for a medical report. Mrs L provided this to Euroins the next day and also kept them updated when Mr L was transferred to another hospital. Mr and Mrs L and Ms L had no further communication from Euroins until May 2023 to acknowledge the complaint they made.*
- *Mr and Mrs L and Ms L had to pay the initial costs of the hospital treatment themselves as they had no response from Euroins. Mr L was in a critical condition. Mrs L had travel insurance alongside her bank current account and used this to make a separate claim. This was successful and medical treatment and repatriation costs were all settled.*
- *I've considered the impact and overall distress caused to Mr and Mrs L and Ms L. They were left for days not having had any further contact from Euroins and they had to make their own arrangements for Mr L's treatment until the other insurer got involved. Mr L was in a critical medical condition and this of itself must have caused them considerable distress and worry. Both the service and communication they received from Euroins was poor and Mr and Mrs L and Ms L had to contact the British Embassy and the other insurer.*
- *Euroins only contacted Mr and Mrs L and Ms L following a complaint they made in*

2023. ICOBS says that insurers should act honestly, fairly and professionally in accordance with the best interests of their customers, and that they should handle claims promptly and fairly.

- *In the circumstances of this complaint, I'm not persuaded Euroins did handle the claim promptly or fairly. With that in mind, I think Euroins should pay Mr and Mrs L and Ms L £300, in total, in recognition of its failure to do so. And Euroins should also refund the travel policy premium Mr and Mrs L and Ms L paid plus 8% simple interest, one month from the date they made the claim to the date of settlement, as they weren't able to make use of their policy.*

Both parties responded.

Euroins said it accepted the provisional decision.

Mr and Mrs L and Ms L said Euroins' treatment to them was appalling. Its online reviews confirm this. They say that they would like the company to face some sort of financial penalty and to stop this happening to other families.

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 see no reason to depart from my provisional decision.

I appreciate Mrs L's comments that the company should be made accountable. However, my role is to only look at the individual merits of a complaint, not to punish a financial business. This is the role of the regulator, the Financial Conduct Authority (FCA). So, I can't comment on this further and I realise they are disappointed and frustrated with the way Euroins dealt with them. As I said though, my role is not to punish a business.

Overall, having looked at everything again carefully, I think Euroins should have handled the claim promptly and fairly. It should therefore pay Mr and Mrs L and Ms L £300 in compensation for its failing. And it should also refund the premium they paid for the policy and add 8% simple interest.

Putting things right

To resolve Mr and Mrs L and Ms L's complaint, Euroins should:

- Pay Mr and Mrs L and Mr L £300 total compensation for the distress and worry caused to them.
- Refund the policy premium they paid and add 8% simple interest to be calculated one month from the date of the claim to the date of settlement.

My final decision

For the reasons given above, I uphold Mr and Mrs L and Ms L's complaint about Euroins AD.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs L and Ms L to accept or reject my decision before 6 September 2023.

Nimisha Radia
Ombudsman