

## **The complaint**

Miss O, Mr O and Mr O complain about how AWP P&C SA handled their travel insurance claim. My references to AWP include its agents.

## **What happened**

Miss O, her brother Mr O and her father Mr O had travel insurance. The insurer was AWP. Miss O's phone was stolen while the family were on holiday abroad and they got a police report. Miss O made a claim on the policy for the stolen phone and sent AWP the necessary supporting documents.

Miss O, Mr O and Mr O complain about how AWP handled the claim, which Miss O dealt with. In summary she said:

- AWP kept asking her to resend documents she'd already sent it. When AWP told her there were still supporting documents missing from her claim she phoned AWP and its representative found the documents which had already been submitted with the claim application.
- AWP promised updates on the claim which didn't happen. Whenever she phoned AWP to chase she was passed from person to person and there was no one trained to deal with her claim. She's been stressed chasing AWP and resending documents she didn't need to send and wanted her claim paid.

When Miss O, Mr and Mr O complained to us AWP hadn't assessed the claim. While the complaint was with us AWP settled the claim. It accepted there had been delays in its claim handling and offered £50 compensation for the distress and inconvenience it had caused.

Miss O said she, her brother and her father wanted to continue the complaint as they didn't think £50 compensation was enough and AWP had only paid the claim when they complained to us.

Our investigator recommended AWP pay a further £100, so £150 compensation in total, for the distress and inconvenience caused by its poor service.

AWP didn't respond to our investigator's recommendation so the complaint has been referred to me 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.

At the time of making my decision we haven't heard from AWP with a response to our investigator's recommendation, despite her chasing for a response and telling AWP that the complaint has been referred to me for a decision. In all the circumstances I'm satisfied that it's reasonable for me to make a decision on the evidence I have.

The regulator's rules say that insurers must handle claims promptly and fairly. And they mustn't unreasonably decline a claim.

I think AWP handled the claim unfairly, which AWP accepts, and I don't think its offer of £50 compensation is enough. I'll explain why.

I've seen evidence from Miss O that she sent the necessary documents for the claim when she made the claim. She's also provided evidence that AWP asked her to resend documents she'd already sent on at least two separate occasions. AWP hasn't disputed Miss O's evidence that when she called it about the documents, which AWP told her were still missing, its representative was able to see the documents had been submitted online with the claim.

I don't think the three months AWP took to pay Miss O's claim was wholly unreasonable. But I understand why, given her experience of not being able to progress the claim with AWP when she called it, that she, her brother and father felt they had to complain to us to get AWP to look at her claim.

In all the circumstances I don't think AWP's offer of £50 compensation for Miss O, Mr O and Mr O's distress and inconvenience was enough. Our investigator recommended that AWP pay £150 in total, including the £50 AWP had offered, AWP hasn't disputed that recommendation, and I think that's a reasonable amount.

### **Putting things right**

AWP must pay a total of £150 compensation for the distress and inconvenience caused by its poor service, which includes the £50 it offered.

### **My final decision**

I uphold this complaint and require AWP P&C SA to pay Miss O, Mr O and Mr O a total of £150 compensation for the distress and inconvenience caused by its poor service, which includes the £50 it offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O, Mr O and Mr O to accept or reject my decision before 11 October 2023.

Nicola Sisk  
**Ombudsman**