

## **The complaint**

Mr C has complained that Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. ('Mapfre') is taking too long to make a decision relating to his claim.

All references to Mr C include any submissions made by his representative.

All references to Mapfre include any agents acting on its behalf.

## **What happened**

Mr C had a travel insurance policy, underwritten by Mapfre.

He went abroad and following a fall, sustained serious injuries and needed medical attention. He was repatriated to the UK by air ambulance and made a claim but Mapfre wanted to investigate the circumstances further.

Mr C complained to Mapfre about the time taken to issue a decision on his claim. Unhappy, he referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint and found that Mapfre had had long enough to investigate the claim and it should now issue a claim decision as a priority, based on the information it has available. He also recommended that Mapfre should increase its offer of compensation from £150 to £250 for the delays.

Mapfre didn't respond and so the case has been passed to me for a final 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 think this complaint should be upheld. I'll explain why.

The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.

Mr C submitted his claim for the costs of an air ambulance in 2022. Mapfre then said it needed further information from the hospital and documents from Mr C which he provided in May 2022. Mr C is still waiting for Mapfre to make a decision.

I agree that Mapfre has delayed matters and hasn't dealt with the claim promptly. Mapfre should now issue a claim decision as a priority. And I think a reasonable time would be within the next four weeks, as Mapfre hasn't responded to the investigator's view and so I have no information about why the claim decision can't now be made. If Mapfre hasn't issued a claim decision within the next four weeks, Mr C would be able to raise a further complaint.

### **My final decision**

For the reasons set out above, I uphold this complaint and direct Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.to:

- issue a claim decision without delay, and within the next four weeks.
- Pay Mr C £250 compensation for the impact on him as a result of delays.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 October 2023.

Shamaila Hussain  
**Ombudsman**