

The complaint

Mrs L is unhappy with how AWP P&C SA handled a claim she made on her travel insurance policy.

What happened

Mrs L claimed on her travel insurance policy. She's unhappy that it took around 5 months for AWP to settle the claim for medical expenses. Mrs L complained to AWP about the delays and they offered £50 compensation.

Mrs L didn't feel this was fair compensation and complained to the Financial Ombudsman Service. Our investigator looked into what had happened and upheld Mrs L's complaint. He awarded a total of £100 compensation for the delays.

AWP accepted the investigator's recommendation. Mrs L asked an ombudsman to review her complaint as she thought AWP should pay more compensation.

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 facts are not in dispute in this case. It's accepted by AWP that there were delays in settling the claim and that Mrs L had to chase this up a number of times.

There would have always been a period of time where Mrs L was without the money she paid out for the medical expenses. It's not uncommon for it to take a few months to investigate and settle a claim. So, I wouldn't have expected that Mrs L would have received the money as soon as she made the claim. But it's clear that it could have been resolved sooner than it was.

I've considered everything that Mrs L has said about the impact on her. But I think compensation of £100 fairly reflects the impact of the distress and inconvenience caused by the delays. There were repeated errors and I think this caused Mrs L unnecessary worry during the months the claim was unresolved. In reaching this conclusion I've thought about what she's said about experiencing financial hardship and the impact on her family. But, I don't think AWP needs to pay Mrs L any further compensation.

Putting things right

AWP needs to put things right by paying Mrs L £100 compensation for the distress and inconvenience caused by delays and poor communication.

My final decision

I'm upholding Mrs L's complaint about AWP P&C SA and direct 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 L to accept or reject my decision before 11 October 2023.

Anna Wilshaw
Ombudsman