

## **The complaint**

Miss B is unhappy with the service she received from Euroins AD when she claimed on her travel insurance policy for lost baggage and personal possessions.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them here again. Instead, I'll focus on giving my reasons for my 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.

The relevant rules and industry guidelines say that Euroins has a responsibility to handle claims promptly and fairly. And they must provide reasonable guidance to help a policyholder make a claim.

I agree with the conclusions reached by the investigator and uphold Miss B's complaint because:

- Miss B asked for help and guidance in October 2022 when completing the claim form, but I don't think she received reasonable guidance from Euroins.
- Miss B was told she would receive a response to her query within six weeks but she didn't hear back from Euroins. This meant Miss B couldn't complete the forms.
- As Miss B didn't receive a response, she did her best to complete the forms in January 2023, once she'd completed her trip. She highlighted to Euroins she'd not received a response to her questions.
- In January 2023 Euroins asked Miss B for more evidence of proof of ownership, despite Miss B having explained in October that she would struggle to do this. So, I don't think Euroins engaged with Miss B's concerns.
- The claim was settled on 3 February 2023. Miss B has raised a separate complaint about the value of the settlement. I'm not considering the value of the settlement as part of this complaint.

- I think if Miss B had received guidance at an earlier stage her claim would likely have been settled much sooner and most likely would have been resolved around six weeks after she'd claimed. So, I think Miss B was out of pocket for the value of the settlement between approximately 5 December 2022 and 3 February 2023.
- I'm satisfied that Euroins has had ample opportunity to provide more information in support of their position. But, based on the evidence available to me, I don't think this claim has been dealt with promptly and fairly. This has had an impact on Miss B as she was worried about the financial impact of the theft when she was travelling. It's also caused her unnecessary worry and inconvenience. So, I think Euroins should pay her £100 compensation for the distress and inconvenience caused.

### **Putting things right**

Euroins needs to put things right by paying Miss B £100 compensation for the distress and inconvenience caused by delays in settling her claim and poor customer service.

They should also pay 8% simple interest per annum on the value of the claim settlement from 5 December 2022 to 3 February 2023.

If Euroins AD considers that it's required by HM Revenue & Customs to deduct income tax from that interest, it should tell Miss B how much it's taken off. It should also give her a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

### **My final decision**

I'm upholding Miss B's complaint about Euroins AD and direct them to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 21 November 2023.

Anna Wilshaw  
**Ombudsman**