

The complaint

Ms H complains about the service she received from Rock Insurance Services Limited after she took out a travel insurance policy.

What happened

Ms H took out a single trip travel insurance policy through Rock, and paid a premium of £28. During a later conversation with Rock, she asked if a sporting activity that she intended to do on her trip would be covered. Ms H says Rock couldn't provide her with a timely answer on this, despite her chasing this several times. She therefore took out alternative cover with another insurer. She wanted Rock to reimburse her £28 premium, and brought her complaint to this Service.

Rock didn't respond to this Service's requests for its file papers that were made on 19 May 2023, 15 August 2023, and 18 September 2023. Our investigator therefore issued his findings based on the information provided by Ms H. He thought Rock had provided a poor service to Ms H and recommended it pay her £50 compensation. However, he thought Ms H should contact the insurer to request a refund of her premium.

Ms H accepted our investigator's findings, but Rock didn't respond. The matter has therefore been passed to me for 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.

As Rock hasn't provided its file papers, I've considered this matter based on the information provided by Ms H.

I agree with our investigator that Ms H was caused unnecessary inconvenience by Rock's handling of the matter. I don't know if Ms H's policy would have covered her for the particular sporting activity, as Rock couldn't confirm or deny this. Ms H says she chased Rock a number of times, but it couldn't give her an answer. It may be that Rock ought to have referred Ms H directly to the insurer to check this, but based on what Ms H says, it didn't do so. I find that Rock should pay Ms H £50 compensation for the inconvenience she was caused.

As Ms H was understandably worried about whether or not she had cover for her trip, she took out a policy with a different insurer. As this was a direct result of Rock's poor handling of the matter, I also require it to reimburse her the £28 premium, plus interest. We told Rock this and gave it the opportunity to comment, but it didn't respond by the deadline given. Ms H confirmed to us that she hadn't obtained a refund of the premium from the insurer.

My final decision

My final decision is that I uphold this complaint. I require Rock Insurance Services Limited to do the following:

- pay Ms H £50 compensation
- reimburse Ms H the £28 premium, plus interest* at the rate of 8% simple per annum from the date the premium was paid to the date of settlement.

If Rock considers that it's required by HM Revenue & Customs to take off income tax from that interest, it should tell Ms H how much it's taken off. It should also give Ms H a certificate showing this if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 20 November 2023.

Chantelle Hurn-Ryan
Ombudsman