

The complaint

Mr and Mr A are unhappy with the customer service provided to them by Rock Insurance Services Limited in relation to their travel insurance policy.

What happened

In May 2022, Mr and Mr A took out an annual multi-trip travel insurance policy for their family, providing cover for those countries included within the policy's territorial limits of Europe. The cover was due to start in July 2022. This was arranged through Rock.

In May 2023, they called Rock to check that they would be insured to travel to a particular country they were due to visit, which I will call 'C'. Rock said that they would be covered under their Europe only policy. However, Mr and Mr A called back later and spoke to another advisor who confirmed they needed to upgrade to Worldwide cover – Mr and Mr A paid the additional premium required. Mr and Mr A complained to Rock about being given incorrect advice in the initial call. They said that, if they hadn't called back to Rock to check their insurance cover, they could have travelled to C without the relevant travel insurance.

Rock didn't respond to Mr and Mr A's complaint until October 2023, despite being chased on several occasions. When it did respond it accepted that it had made a mistake in the initial call and apologised for the delay in replying to the complaint. Rock offered £15 for the poor service provided.

Unhappy with this response, Mr and Mr A brought their complaint to this service. When Rock was contacted by our service, it increased the offer of compensation to £75 for the poor service for both the incorrect advice given and also the delays in handling the complaint. Our investigator reviewed this offer and put this to Mr and Mr A. He found that, while it was clear that Rock had provided incorrect advice, this had been resolved quickly. And he thought the increased offer of compensation was fair.

Mr and Mr A disagreed with the investigator's view. They said the offer wasn't high enough considering the stress that they had been put through. As no agreement could be reached, the matter has been passed to me to decide.

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.

This complaint centres around the advice given by Rock to Mr and Mr A in relation to the insurance coverage for a particular country. Mr and Mr A contacted Rock and were advised that they were covered under their Europe only travel insurance policy when travelling to C. It was only as a result of a conversation with another person who raised doubt over this advice that Mr and Mr A called Rock back – it was at this point they were given the correct information and purchased an upgrade to their policy.

Mr and Mr A have said that their family was put at risk of being uninsured on their holiday as a result of this incorrect information. I can appreciate how concerning this must have been for Mr and Mr A at the time.

Rock has acknowledged that it made a mistake in the initial call and noted that this was put right in the second call which occurred a short while later. It has made an offer of £75 for the poor customer service Mr and Mr A received and also for the delays in handling the complaint.

Mr and Mr A don't feel that this compensation is enough considering the situation and the distress this has caused them. I've thought about this carefully and I understand just how strongly Mr and Mr A feel about this matter. But when thinking about compensation we consider the impact that has been caused as a result of the incident, not what could have happened. And while Mr and Mr A were given incorrect advice initially, this was put right in the second call made to Rock, which took place a few minutes after the first conversation.

Mr and Mr A made their complaint to Rock in May 2023. It is clear that Rock didn't respond to Mr and Mr A's complaint within the eight-week timeframe that is given to financial businesses. I can see that Rock did keep Mr and Mr A updated via email and informed them of their right to contact us when the eight weeks had passed in July 2023. Rock issued their final response to the complaint in October 2023 – Mr and Mr A brought their complaint to us shortly after this was issued.

Taking everything into account, while I appreciate how upsetting it was for Mr and Mr A to be given incorrect advice, this was put right within a very short space of time. And even though the complaint response was delayed, I can see that Rock provided updates to Mr and Mr A throughout and gave them our details when the eight-week timeframe had elapsed. Overall, I'm satisfied that the sum of £75 as compensation for the poor service is fair and reasonable in the circumstances.

Putting things right

I direct Rock to pay £75 to Mr and Mr A as compensation for the poor customer service they received.

My final decision

For the reasons stated, I uphold this complaint. Rock Insurance Services Limited need to put things right as directed above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Mr A to accept or reject my decision before 6 March 2024.

Jenny Giles
Ombudsman