

The complaint

Mrs H is unhappy with the service she received from Red Sands Insurance Company (Europe) Limited when she made a claim on her travel insurance policy.

What happened

Mrs H had an accident whilst abroad and injured her wrist. She required surgery on it. Mrs H was unhappy with the time it took for Red Sands to arrange treatment. This left her in a lot of pain.

Red Sands explained they were trying to source an appropriate facility for Mrs H to attend but had some difficulties. They didn't uphold Mrs H's complaint. So, Mrs H made a complaint to the Financial Ombudsman Service.

Our investigator looked into what had happened and upheld Mrs H's complaint. She thought Red Sands should pay £150 compensation as they hadn't communicated efficiently with her at a time when she was vulnerable.

Mrs H accepted the investigator's findings. Red Sands didn't agree and asked an ombudsman to review the complaint. In summary, they said the case was being actively progressed in the background and that the delays were not caused by them. So, the complaint was passed to me to make 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.

The relevant rules and industry guidelines say that Red Sands has a responsibility to handle claims promptly and fairly.

I'm upholding Mrs H's complaint and direct Red Sands to pay £150 compensation. I say that because:

- Mrs H needed surgery and Red Sand's own notes reflect that this was needed urgently. She was in a lot of pain as a result of the injury.
- I think Red Sands were keen to ensure that Mrs H got the best available treatment and I do think they were actively exploring the available options. However, I can appreciate why Mrs H felt it was taking longer than necessary. She first contacted Red Sands on 18 December but didn't get confirmation about which facility was going to treat her until around 20 December.
- Most of the communication was driven by Mrs H. She called daily for updates. At this time, she was uncomfortable and in pain. I think Red Sands could have been more proactive about updating Mrs H about what was happening and why it was taking time to sort out a facility that could treat her.

- I think Mrs H could have been given clearer information about what was causing the delays and what Red Sands were doing to try and arrange her treatment. The notes indicate she wasn't given much insight into the reasons for the delay and what was being done. I think this caused Mrs H to worry and left her frustrated whilst she was in pain.
- I've considered the impact on Mrs H, and I think she was caused some distress and inconvenience by not being made aware of the challenges Red Sands were having in accessing treatment. I think it would have been helpful if she'd been given a more meaningful insight into what Red Sands were trying to achieve in the background. This might have alleviated some of her concerns during a worrying time. I think £150 compensation fairly reflects the distress and inconvenience caused.

Putting things right

I direct Red Sands to pay Mrs H £150 compensation for the distress and inconvenience caused.

My final decision

I'm upholding this complaint and direct Red Sands Insurance Company (Europe) Limited 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 H to accept or reject my decision before 12 February 2024.

Anna Wilshaw
Ombudsman