

## **The complaint**

Miss M is unhappy that Inter Partner Assistance SA hasn't resolved a claim she made on her travel insurance policy.

## **What happened**

Miss M claimed on her travel insurance policy for damage to a mobile phone. She's unhappy with the service she's received and delays.

Our investigator upheld Miss M's complaint, having received limited information from IPA, and recommended IPA paid her £100 compensation.

IPA responded to say that they'd offered £50 when they issued their final response letter but agreed to pay the total £150 compensation. Miss M suggested a higher figure would be fairer. Ultimately, Miss M and IPA didn't agree on the amount and so the case was referred to me to take a decision.

Miss M reiterated that IPA caused delays in the claim and the complaint. She said was left with a broken and dangerous phone and the whole process had damaged her mental health. She said she wanted £450 compensation, which would partly cover the £50 excess she needed to pay.

At my request our investigator contacted both IPA and Miss M. She explained that I was minded to increase the compensation to a total of £250. IPA didn't respond. Miss M asked me to increase the compensation to £300. The investigator explained that I thought £250 was fair. Miss M said she'd accept this based on them paying her and taking her phone in for replacement as soon as possible.

## **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 IPA has a responsibility to handle claims promptly and fairly.

IPA hasn't disputed that there were delays. It's also provided very limited information to the Financial Ombudsman Service during the investigation.

On balance, I'm persuaded that there were most likely significant delays in handling the claim. That's based on Miss M's testimony and evidence she's provided of what happened during the claims process, including emails between her and IPA. Miss M has provided evidence that she was chasing the outcome of her claim since around November 2022. Her phone still hasn't been sorted out.

IPA offered Miss M £50 compensation, based on the information they've provided. Miss M says that this was a refund of her excess that she'd paid. In any event, I think a total of £250 compensation is fair. That's inclusive of the £50 offered in the final response letter

regardless of whether that was a refund of the excess or compensation. I think the overall amount of £250 compensation is fair.

I've not been provided with any detailed explanation as to why Miss M's claim was delayed between the time she claimed in around October 2022 and the time that she referred her complaint to our service in July 2023. Miss M's phone remains broken, and she's had to buy cases to protect it. So, I think she's been inconvenienced by having to use her phone when it's broken over a long period of time and by having to contact IPA in relation to her claim. She's also had to buy cases to protect her phone. I think £250 fairly reflects the impact on Miss M as a result of the distress and inconvenience caused to her.

As our investigator explained Miss M will now need to pay the excess and take the other steps which have been outlined to her in order to get the phone repaired.

### **Putting things right**

IPA should pay Miss M a total of £250 compensation, inclusive of the £50 compensation IPA said was offered in their final response letter.

### **My final decision**

I'm upholding Miss M's complaint and direct Inter Partner Assistance SA 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 M to accept or reject my decision before 21 February 2024.

Anna Wilshaw  
**Ombudsman**