

## **The complaint**

Mr and Mrs M are unhappy with the service they received from Inter Partner Assistance SA when they took out a travel insurance policy.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving 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 IPA needs to ensure that it provides appropriate information in good time and in a comprehensible format.

I agree with the conclusions reached by the investigator for these reasons:

- Mr and Mrs M were unable to contact IPA to declare their medical conditions. IPA had asked them to do this but Mr and Mrs M were unable to discuss this with IPA as they were unable to get through to them. IPA then told them that they were too late to add on the medical condition they wanted to declare. This left them with a policy that didn't cover the medical condition and means that they wouldn't have been able to claim for issues relating to it.
- IPA hasn't provided any detailed information about this complaint, including its position on what happened. So, there's no persuasive or compelling evidence that Mr and Mrs M were treated fairly by IPA.
- I think this was frustrating and caused Mr and Mrs M to worry about the cover they had arranged with IPA. So, I think it caused them some distress and inconvenience.

## **Putting things right**

IPA needs to put things right by:

- Refunding the premium Mr and Mrs M paid for the policy plus 8% simple interest per annum from the date the policy was purchased until the date of settlement. If IPA considers that it's required by HM Revenue & Customs to deduct income tax from that interest, it should tell Mr and Mrs M how much it's taken off. It should also give Mr and Mrs M a tax deduction certificate if they ask for one so they can reclaim the tax from HM Revenue & Customs if appropriate.
- Paying £100 compensation for the distress and inconvenience caused by poor customer service.

**My final decision**

I'm upholding Mr and Mrs 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 Mr and Mrs M to accept or reject my decision before 27 March 2024.

Anna Wilshaw  
**Ombudsman**