

## **The complaint**

Mr and Mrs B are unhappy with the way AWP P&C SA has handled a claim made on their travel insurance policy.

## **What happened**

Mr and Mrs B made a travel insurance claim in March 2022 in respect of a cancelled trip abroad. Mrs B contracted Covid-19 and they were unable to travel.

AWP requested a GP certificate which was provided by Mr and Mrs B. AWP acknowledged safe receipt of this in May 2022 but despite Mr and Mrs B chasing for an update, the claim hasn't been progressed since.

After Mr and Mrs B brought a complaint to the Financial Ombudsman Service, AWP issued a final response letter in November 2023 upholding their complaint. AWP said their claim would now be assessed and paid them £200 compensation.

Our investigator looked into what happened and recommended AWP pay £350 total compensation for distress and inconvenience. He also asked AWP to promptly complete its assessment of the claim.

Mr and Mrs B didn't accept our investigator's recommendation. This complaint has now been passed to me to consider everything afresh 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.

AWP has an obligation to handle insurance claims fairly and promptly.

From what I've seen, I'm satisfied that:

- Mr and Mrs B made an insurance claim in around March 2022.
- the claim was received by AWP, and it requested a GP certificate in support of the reason for the trip being cancelled.
- the GP certificate was provided to AWP in May 2022 which it promptly acknowledged.
- Mr and Mrs B chased AWP several times for updates since. They haven't received substantive replies to emails or call backs as promised.
- I've seen nothing to persuade me that the claim has been assessed.

I'm satisfied AWP hasn't handled Mr and Mrs B's claim fairly and promptly. And the poor handling of the claim has caused them unnecessary upset, frustration and inconvenience over a significant period of time.

I'm satisfied £350 total compensation fairly reflects the distress and inconvenience they experienced because of AWP's failings in this case up to the date of the final response letter. Mr and Mrs B have confirmed that AWP has already paid them £200 compensation. So, I think it should pay them additional compensation in the sum of £150.

I also think it's fair and reasonable for AWP to now assess Mr and Mrs B's claim without further delay.

If Mr and Mrs B remain unhappy about anything that happened after the date of the final response letter, they're free to raise a further complaint to AWP. If they're then not happy with the response, or they don't get a response within eight weeks, they're free to bring a further complaint to the Financial Ombudsman Service.

### **Putting things right**

Within 28 days from the date on which the Financial Ombudsman Service tells AWP that Mr and Mrs B accept this final decision, I direct AWP to:

- pay further compensation to Mr and Mrs B in the sum of £150.
- assess Mr and Mrs B's claim and provide a decision on that claim to them.

### **My final decision**

I uphold Mr and Mrs B's complaint and direct AWP P&C SA to put things right as set out above.

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

David Curtis-Johnson  
**Ombudsman**