

The complaint

Mr A and Mrs P are unhappy with the service they received from Inter Partner Assistance SA when they claimed on their travel insurance policy.

What happened

Mrs P injured her foot whilst on holiday and required emergency surgery. IPA arranged to repatriate her back to the UK. Mrs P is unhappy with the service she received whilst abroad and also with delays in handling the claim.

IPA accepted that the level of service Mrs P and Mr A received wasn't to the required standard. They paid £250 compensation as an apology. Unhappy, they complained to the Financial Ombudsman Service.

Our investigator looked into what happened and recommended that the compensation should be increased to a total of £500. She also thought IPA should pay 3 days of hospital benefit which hadn't been settled as part of the claim.

Mrs P didn't agree as she felt £1500 compensation more fairly reflected the distress and inconvenience caused. IPA didn't respond to the investigator's most recent assessment of the complaint.

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. And they shouldn't reject a claim unreasonably.

There's no dispute that IPA didn't offer Mrs P and Mr A a good level of service. That included not communicating with them effectively, not arranging a suitable taxi for them to get to the airport and delays in handling the claim. So, the key issue for me to determine is whether the compensation of £500 fairly reflects the distress and inconvenience caused to Mrs P and Mr A.

I'm partly upholding this complaint, but I think £500 compensation is fair and reasonable in the circumstances of this case.

I've carefully considered everything that Mrs P has said, particularly about how stressful her experience abroad was and the pain she was in when the correct taxi wasn't available. I have a lot of empathy with what she's said. I've also taken into account that the claim wasn't settled as promptly as it should have been.

I think £500 compensation fairly reflects the overall impact of the mistakes IPA made. Mrs P and Mr A were caused considerable distress and significant inconvenience. There was a serious short term impact when they were travelling in an unsuitable vehicle. But there was a longer term financial impact over several weeks as the claim wasn't settled as promptly as it

should have been.

I also think IPA should pay the hospital benefit for the period she was admitted to hospital. Based on the available evidence that is 3 days of hospital benefit.

Putting things right

IPA needs to put things right by paying:

- A total of £500 compensation (inclusive of the £250 already paid) to Mr A and Mrs P
- 3 days hospital benefit.

My final decision

I'm upholding Mr A and Mrs P'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 A and Mrs P to accept or reject my decision before 18 April 2024.

Anna Wilshaw
Ombudsman