

The complaint

Mr S has complained that Chubb European Group SE ('Chubb') didn't provide appropriate assistance when he was abroad.

All reference to Chubb includes any agents acting on its behalf.

What happened

Mr S has a travel insurance policy underwritten by Chubb. Whilst abroad, Mr S needed emergency treatment and contacted Chubb.

Mr S complained to Chubb and said it failed to provide him with appropriate assistance and support.

Chubb responded to the complaint and offered £100 compensation and flowers. Mr S referred his complaint to the Financial Ombudsman Service and Chubb increased its offer of compensation to a total of £200.

Our investigator looked into the complaint and agreed that Chubb didn't offer appropriate assistance or guidance and recommended Chubb pay a total of £300 compensation.

Chubb agreed but Mr S didn't. He doesn't think £300 compensation is sufficient due to the anxiety and distress caused to him.

And so the case has been passed to me 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.

Having done so, I agree that this complaint should be upheld. I'll explain why.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim. It should also provide appropriate support.
- Chubb has accepted that it could have done more to assist Mr S and has agreed to pay £300 but Mr S doesn't think this is enough. So in my decision, I will focus on the level of compensation Chubb should pay.
- I have carefully considered everything Mr S has said in detail but I will only comment on what I consider to be key to my conclusions.
- Mr S was admitted to hospital between 1 and 4 December 2023. Chubb called the hospital to ask for a medical report and chased. It also called twice with a German speaker but accepts that it could have done more to ask the hospital for a fit to fly

certificate and to assist Mr S.

- Mr S arranged his own repatriation as he wasn't being kept updated by Chubb or by the hospital, due to a language barrier. In this situation, I would expect Chubb to provide clear information to Mr S and assistance such as an agent to liaise with the hospital. Chubb needed a medical report from the hospital but this wouldn't be available over the weekend. I think Chubb could have explained what it would do, what the process was and the usual timescales involved.
- Overall, I think Chubb could have done more to allay Mr S' concerns. It should have provided him with better information and support to understand what was needed and what he could expect. As it failed to do this, Mr S arranged his own repatriation and was left feeling anxious and frustrated for which compensation is appropriate.
- Our award bands for compensation can be found on our website. I think a total of £300 compensation for the distress and inconvenience Mr S would have felt is fair and reasonable in all the circumstances taking into account the timeline. Although Chubb could have done more to assist Mr S, it did communicate with him and the hospital. But Mr S was anxious and understandably worried for a number of days so he arranged his own repatriation. He is also concerned about future travel due to his experience. But Chubb did request the appropriate information from the hospital and it would have always needed a medical report before arranging repatriation. So overall, I think £300 compensation is fair and reasonable in all the circumstances of this complaint.

My final decision

For the reasons set out above, I uphold this complaint and direct Chubb European Group SE to pay Mr S a total of £300 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 July 2024.

Shamaila Hussain
Ombudsman