

## **The complaint**

Ms M is unhappy with what Inter Partner Assistance SA did after she made a claim on the legal expenses section of her travel insurance policy.

## **What happened**

In August 2023 Ms M made a legal expenses claim to Inter Partner as she'd suffered an injury on holiday and wanted to take action against her accommodation provider. She provided further information a few days later. Inter Partner accepted in October the claim hadn't been referred to the relevant team and said this would be escalated. The following month Ms M contacted Inter Partner as she still hadn't heard anything. Inter Partner accepted the referral hadn't happened. That did then take place and Ms M received a claim outcome around ten days later.

Our investigator thought there had been avoidable delay by Inter Partner and Ms M had to make unnecessary calls and send emails to chase progress. She thought without that delay she'd have known the outcome of her claim in August 2023. She said Inter Partner should pay Ms M £100 in recognition of the impact on her of the delay. But if Ms M was unhappy with the claim decision that would need to be pursued as part of a separate complaint.

Ms M accepted her outcome. Despite being sent a number of reminders Inter Partner didn't respond. So I need to reach a final 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 Inter Partner has a responsibility to handle claims promptly and fairly. It shouldn't reject a claim unreasonably.

I think it's clear Inter Partner hasn't dealt with Ms M's legal expenses claim promptly. After Ms M provided further information in August it doesn't appear any action was taken by Inter Partner until October. And that didn't in any case lead to the matter being progressed. That didn't happen until further contact was made by Ms M in November. Once action was taken an outcome was provided within 10 days. I think it's reasonable to say that's something which could have been done in August 2023.

I agree the delay will in itself have been frustrating for Ms M and she's been put to unnecessary time and trouble in following matters up with Inter Partner. Our investigator suggested £100 was a reasonable way of acknowledging this. Ms M accepted that and Inter Partner hasn't responded. I think that is a fair way of recognising the impact on Ms M of what Inter Partner got wrong. I appreciate Ms M is also unhappy with the outcome Inter Partner reached on her claim but that will need to form part of a separate complaint which I understand she's pursuing.

**My final decision**

I've decided to uphold this complaint. Inter Partner Assistance SA will need to pay Ms M £100. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 10 May 2024.

James Park  
**Ombudsman**