

The complaint

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

What happened

Mr and Mrs G made a claim on their travel insurance policy in February 2023. They previously complained to the Financial Ombudsman Service and were awarded £400 compensation for significant delays in dealing with the claim in September 2023.

Mr and Mrs G have made a new complaint as they say the claim still hasn't been paid. In their final response letter IPA offered £150 further compensation.

Our investigator looked into what happened. She thought the further £150 compensation was reasonable in the circumstances. Mr and Mrs G didn't agree as they said the continued delays were unacceptable. So, I need to make a 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 has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

Mr and Mrs G's complaint was resolved in September 2023. I'm only considering what's happened between that settlement being accepted up until IPA issued their final response to Mr and Mrs G.

I think the £150 further compensation is fair and reasonable in all the circumstances of this case. I appreciate that there have been further delays which have caused Mr and Mrs G further distress and inconvenience.

However, as I outlined above I'm considering the delays between September 2023 and when IPA issued their final response. I think £150 fairly reflects the impact of the additional delay since then as Mr and Mrs G are still left without an outcome to their claim which has been worrying and frustrating for them, particularly given the original delays.

I think the fairest way to put things right is for IPA to assess the claim and provide a written response to Mr and Mrs G with the outcome of the claim within 28 days of the Financial Ombudsman Service confirming that they've accepted my final decision. This will mean Mr and Mrs G will know what the outcome of the claim is within that timeframe.

Putting things right

IPA needs to put things right by paying Mr and Mrs G £150 compensation for distress and inconvenience caused by delays if it hasn't done so already.

IPA should also assess the claim and provide a written response to Mr and Mrs G within 28 days of the Financial Ombudsman Service confirming that Mr and Mrs G accept my final decision.

My final decision

I'm upholding Mr and Mrs G's complaint about Inter Partner Assistance SA and it needs 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 G to accept or reject my decision before 11 June 2024.

Anna Wilshaw
Ombudsman