

## **The complaint**

Mrs T is unhappy with the way Inter Partner Assistance SA ('IPA') handled her claim.

All reference to IPA includes any agents.

## **What happened**

Mrs T bought a travel insurance policy, underwritten by IPA.

Unfortunately, whilst on holiday, Mrs T needed emergency medical attention and surgery, so she contacted IPA. IPA accepted the claim and arranged Mrs T's repatriation. But Mrs T is unhappy with the level of service and assistance she received from IPA.

Mrs T complained and IPA offered a total of £350 compensation for the way it dealt with the repatriation and for not communicating better with Mrs T.

Unhappy, Mrs T referred her complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but found IPA's offer to resolve the complaint was fair and reasonable in all the circumstances of this complaint.

Mrs T asked for an Ombudsman's decision. Overall, she wasn't happy with the amount of compensation offered or the customer service experience.

And so the case has been passed to me for 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.

Having done so, I think IPA's offer of compensation for its failings is fair. I'll explain why.

- I have carefully considered everything Mrs T has said in detail even if I don't explicitly refer to what she has said in my decision. Instead, I will focus on what I consider to be key to my conclusions.
- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- IPA has accepted that its service fell below the standards expected in relation to its communication and the way it dealt with the repatriation.
- Surgery - I've reviewed IPA's case notes and have seen that it authorised Mrs T's surgery the day after it received the completed forms and information from Mrs T's son. Mrs T says her family were arranging large sums of money in the background in case they had to pay the hospital directly, as a result of IPA's delay, and this caused stress. She said IPA paid at the last minute before the surgery was due to take place.

- Repatriation – I've seen IPA arranged the repatriation and had to amend the plans due to the airline's requirements. I can see IPA did attempt to call Mrs T a few times, emailed her and spoke to her son. I agree that it could have done more to communicate effectively taking into account the time differences but overall, it did put things in motion to arrange repatriation. Mrs T says she was waiting to get home without knowing what the plans were and this was stressful.
- Compensation - IPA has accepted it could have provided a better service and has offered Mrs T £350 compensation for its failings. Our compensation award bands for distress and inconvenience are published on our website. This sort of award is made where significant distress and inconvenience is caused. Mrs T has explained the impact of IPA's communication and waiting for confirmation of her repatriation. I am satisfied this has been appropriately recognised in IPA's offer. I am also satisfied that IPA authorised the surgery without any unreasonable delay.
- Overall, I am sorry to hear of what Mrs T went through, but I won't be asking IPA to increase its offer of compensation as I think the offer it has already made is fair and reasonable in all the circumstances of this case.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 31 May 2024.

Shamaila Hussain  
**Ombudsman**