

The complaint

Mr B is unhappy with how Inter Partner Assistance SA (IPA) handled a claim on his travel insurance policy.

For ease I've referred only to Mr B throughout.

What happened

Mr B and his family had a travel insurance policy in place that is underwritten by IPA.

Whilst on holiday, unfortunately a large number of belongings were stolen from their hotel. So when he returned home Mr B submitted a claim on the policy.

IPA made a settlement payment and declined cover for some additional items because Mr B didn't have Gadget Cover on the policy. They also compensated Mr B £275.00 in total for the level of service he received.

Mr B was unhappy his claim wasn't settled in full, and he said the compensation wasn't enough for the poor service he'd received. So, he complained.

Our investigator looked into what had happened. She said IPA had settled the claim fairly in line with the policy terms. And the compensation they'd paid was reasonable in the circumstances.

Mr B disagreed. In summary he said:

- He suffered a sophisticated and complex burglary that ruined his holiday. But IPA offered no support. He's now also making a complaint about the lack of service he received from them when he was abroad
- It was IPA's duty to provide a better level of service. Their communication was so poor he had to raise separate complaints alongside his claim
- He returned home with barely any belongings and the time taken to settle his claim was unreasonable in the circumstances
- He made it clear he was unhappy with the compensation IPA paid, and it was never accepted in full and final settlement of all the poor service he'd received.

The case has now 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.

The relevant rules and industry guidelines say IPA has a responsibility to handle claims

promptly and fairly. And they shouldn't reject a claim unreasonably.

The claim outcome

I'm sorry to hear about the circumstances of this claim. I understand this must've been an incredibly distressing experience for Mr B and his family. Especially the way in which the burglary occurred and having expensive items taken, including work equipment.

Having reviewed everything, I think IPA fairly settled this claim in line with Mr B's policy terms and conditions. I appreciate it's frustrating that some of the items aren't covered, but this is because the policy didn't have the additional add on gadget insurance. And that isn't something I can hold IPA accountable for.

It's not unusual for policies to have limitations and exclusions to the cover they provide. It is the seller of the policy that is responsible for drawing any key limitations to a customer's attention. Mr B has raised a complaint about the sale of this policy and that is dealt with separately, so I'm unable to comment on any points raised in relation to that. This decision focuses solely on how IPA handled Mr B's claim and the service he received from them.

Customer Service

From the start of his claim, IPA were clear in their communications that Mr B didn't have gadget cover, so I think they managed his expectations well in regard to this. But they have admitted their communication should've been better in other areas.

Mr B had to chase IPA repeatedly for updates and confirmation on his claim and settlement status. I appreciate this would've been frustrating and time consuming. But I think £275 is reasonable compensation in the circumstances for the distress and inconvenience they caused.

It was inconvenient for Mr B to have to raise complaints about IPA's poor communication alongside his claim, but I'm satisfied IPA settled his complaints promptly and fairly with the £275 total compensation he received. And IPA provided clarity on the status of his settlement to prevent any further distress or worry.

Mr B is also unhappy with the time taken by IPA to review and issue payment on his claim. But having looked carefully at the timeline I don't think the overall time taken warrants any additional compensation to the amount he's already received. IPA are entitled to review all the evidence before making a decision on a claim and I think the compensation already took account of any avoidable delays they caused. I'm satisfied £275 fairly and proportionately addresses IPA's service failings here.

Mr B has raised concerns that the compensation payments IPA made were never accepted by him in full and final settlement for the poor service he received. I want to assure him that I'm aware of that and can confirm the compensation settlements were made as a gesture of goodwill. So I was still able to consider if the amount paid should be increased. But for the reasons I've explained above I think the compensation already paid by IPA is reasonable in the circumstances.

I note Mr B has also raised new concerns about the lack of support he received from IPA when he was abroad. That isn't something that formed part of his original complaint so as our investigator has already explained he would need to raise these concerns as a new complaint with IPA so they have the opportunity to consider it in the first instance.

I hope Mr B understands there just isn't any reasonable grounds upon which I could fairly ask IPA to do anything further here.

My final decision

For the reasons I've explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B, Mr B, Mr B and Mr W to accept or reject my decision before 27 January 2025.

Georgina Gill
Ombudsman