

The complaint

Ms G complains about Aviva Insurance Limited's handling of her private medical insurance claim.

What happened

Ms G holds private medical insurance cover with Aviva. She contacted Aviva as she wanted to see a specialist. Aviva provided Ms G with a list of hospitals she could attend and specialists she could see as part of her Expert Select cover that she held at the time.

Ms G complained to Aviva. She was unhappy with the options she'd been given, as she thought the hospitals were all too far away from her home.

Aviva issued its final response to the complaint. It said that a customer could choose to have the Hospital List option where they would be covered for treatment at a hospital on a chosen list with a recognised specialist, or the Expert Select option where benefit is only available when it's carried out by a specialist or hospital selected by Aviva. It pointed out that it had supplied Ms G with multiple specialists names at eight facilities within a 13-mile radius, and three options within ten miles of her postcode. Unhappy with Aviva's response, Ms G brought a complaint to this service.

Our investigator didn't recommend the complaint be upheld. She thought Aviva had complied with the policy terms, and also thought that Aviva had suggested a number of hospitals within a reasonable travelling distance from Ms G's home.

Ms G didn't accept our investigator's findings, and so the matter has been passed to me for 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 policy terms explain there are two different types of cover options available that determine where the insured will be covered for treatment – Expert Select and Hospital Lists. Ms G took out the Expert Select option (which meant her cover was cheaper). The policy explains that Expert Select cover means treatment will be covered when it's carried out by the specialist and hospital chosen by Aviva.
- I'm satisfied that as Ms G held Expert Select cover, Aviva complied with the policy terms by providing her with a list of hospitals and specialists she could use.
- Ms G was of course free to attend a different hospital not put forward by Aviva, but the policy makes it clear that Aviva doesn't then have to pay that provider's fees.

- Ms G has referred to the policy terms which say Aviva will give a choice of local hospitals and specialists. She doesn't think the options were local, taking into account where she lives.
- Aviva has confirmed that it offered Ms G eight hospital facilities to choose from, and three of them were within ten miles of her home. Whilst I understand there are other private hospitals closer to Ms G's address, I agree with our investigator that Aviva gave Ms G suitable options within a reasonable travelling distance from her home.

I therefore don't find that Aviva has done anything wrong.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 20 January 2025.

Chantelle Hurn-Ryan
Ombudsman