

## **The complaint**

Mr and Mrs A have complained about Astrenska Insurance Limited's lack of assistance when Mr A had an accident whilst on a trip abroad.

## **What happened**

Mr and Mrs A were on the last day of a cruise in September 2023 when Mr A was injured after a bad fall. He was initially treated in the ship's medical centre. However, there were concerns about his head wound and so the couple were off-loaded from the ship and taken to hospital by ambulance.

Mrs A rang Astrenska to inform it of the situation. However, apart from being given a claim number, she was offered no further assistance. Therefore, Mrs A was left to make all the arrangements for local accommodation and repatriation to the UK herself.

Astrenska has settled the claim to Mr and Mrs A's satisfaction, so that does not form part of this complaint.

In response to the complaint, Astrenska acknowledged that it failed to consider what immediate assistance might be required. It apologised and initially offered £70 compensation, which was subsequently increased to £100 in total.

I wrote a provisional decision earlier this month in which I explained why I considered £500 would be a more appropriate level of compensation. In response to the provisional decision, Astrenska said it had no further comments. Mr and Mrs A accepted my provisional findings.

## **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.

Astrenska has accepted that it didn't provide the necessary assistance. So, the matter at hand relates to what impact that had and what would be an appropriate level of compensation.

As explained in my provisional decision, Mr and Mrs A are an elderly couple who found themselves alone in a foreign hospital where they didn't speak the language. Following an initial phone call, Astrenska sent them an email explaining the assistance it could provide. However, Mr and Mrs A had no access to email on their phones. Because Astrenska didn't do any further follow ups, Mrs A was left to make all the arrangements for local accommodation, flights, taxis, and medical assistance at the airports herself. This was in addition to being worried about Mr A's injuries. Being unsupported, she felt very isolated and frightened. It's clear from what they have said that this has taken its toll on Mrs A.

Mr and Mrs A thought that around £650 should be the least amount of compensation they should receive, as that is the price they paid for the insurance premium. However, I explained in my provisional decision that, when thinking about compensation, I needed to

consider what had happened and the impact of any failings. And, in the particular circumstances of this complaint, I considered that £500 would be a fair and reasonable amount to compensate them for their distress and inconvenience.

As neither party disagreed, I see no reason to depart from the outcome reached in my provisional decision.

### **My final decision**

My final decision is that I uphold the complaint and require Astrenska Insurance Limited to pay total compensation of £500 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A and Mr A to accept or reject my decision before 28 November 2024.

Carole Clark  
**Ombudsman**