

The complaint

Mr T has complained that Holiday Extras Cover Limited hasn't offered him any financial compensation after upholding a complaint he made about poor service he received when trying to renew a travel insurance policy.

What happened

Mr T rang Holiday Extras to renew the annual travel policy. He felt that the adviser had been rude and discourteous to him. Upon making a complaint, Holiday Extras agreed that the service had fallen below its usual standards. So, it upheld his complaint, apologised and said that the adviser had been spoken to.

Our investigator thought that Holiday Extras had acted reasonably in response to the complaint and that an apology was sufficient in this instance.

Mr T disagrees with the investigator's opinion and so the complaint 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.

Most people appreciate that the purchasing of insurance is one of life's nuisances – it's not hassle free and it's going to take up time that could be spent doing other things. However, people put up with it and engage with the process with the minimum of fuss because, ultimately, they know that's what they need to do to buy the insurance.

I've listened to the phone call in question. At the beginning, the adviser explains that the process will take about 15 to 20 minutes, to which Mr T responds: '*Sounds like a drag but go on*'. That sets the tone for the rest of the conversation.

I agree with our investigator that the adviser is polite, helpful and professional for the vast majority of the conversation. She is running through a standard set of questions which I'm sure Mr T understands were necessary to complete the renewal and that the adviser was not trying to unnecessarily draw out the process. Nevertheless, he takes umbrage at routine questions and gives simple yes or no answers in an irritated manner, seemingly to convey how tedious he is finding the whole thing.

I can therefore understand why, at around 16 minutes into the call, the adviser questions whether Mr T wants to continue and explains that he can complete the renewal online if he prefers. She says she understands that he doesn't want to go through all the details but that he could try being a little bit kinder because he was being quite rude. His response is that he was actually finding her incredibly rude.

Whilst I understand the adviser's reaction, it is the case that they are not usually expected to pull customers up on their behaviour, apart from in extreme cases such as when someone is

swearing at them. So, in this instance the adviser did let her professional standards drop to challenge Mr T about his demeanour.

However, Holiday Extras upheld the complaint and apologised for what had happened. Taking everything into account, I'm satisfied that is a reasonable and proportionate response to the complaint. Therefore, I won't be asking Holiday Extras to do anything more.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 26 December 2024.

Carole Clark
Ombudsman