

The complaint

Mr M and Ms M are unhappy with the service they received from AWP P&C S.A. when they needed medical assistance whilst abroad.

What happened

Mr and Ms M were abroad in August 2022 when Ms M became very unwell with Covid-19. Mr and Ms M say they received very poor support during this time and so they complained to AWP.

AWP issued a final response letter and awarded £100 compensation for customer service issues. Mr M responded to say that AWP hadn't addressed the details of his complaint and had awarded compensation for a separate complaint. He referred this complaint, about the assistance received, to the Financial Ombudsman Service.

Our investigator looked into what happened and didn't uphold the complaint. She didn't think the assistance team had acted unreasonably and that Ms M had received the medical attention needed.

Mr and Ms M didn't agree and asked an ombudsman to review the complaint. Mr M highlighted the lack of support they received and provided information he'd obtained from a subject access request in support of his position. So, the complaint was passed to me to make 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.

At the outset I acknowledge that I've summarised this complaint in far less detail than Mr and Ms M have, and in my own words. I won't respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern our service allow me to do this as we are an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to fulfil my statutory remit.

The relevant rules and industry guidelines say that AWP has a responsibility to handle claims promptly and fairly. I say that because:

- I don't think it was unreasonable for AWP to direct Ms M to attend the emergency department at the hospital. I appreciate Ms M was very unwell and bed ridden but, where there was no diagnosis, I think it was reasonable to direct her to seek emergency medical assistance. I wouldn't expect, in such circumstances, for AWP to try and make arrangements to get Ms M to a hospital.
- I can understand Mr M's frustration that AWP weren't apprised of the specific local

guidelines for Covid quarantine or where the local test centres were. That's not something I would expect AWP to know straight away, particularly given that Ms M's Covid-19 diagnosis was in 2022 when the global pandemic was rescinding. And, in any event, as I've outlined above, I think Ms M was reasonably directed to seek emergency medical assistance.

- Even if I accept that Mr M was given the wrong information about the local Covid-19 regulations I'm not persuaded that this led to any detriment in the circumstances of this case.
- I wouldn't expect, in a quarantine situation, for AWP to provide assistance of the nature Mr and Ms M expected. I don't think it would have been reasonable to send a local agent to visit them in quarantine. Ms M would have been highly infectious, and Mr M said he was also unwell. So, on the facts of this complaint, I'm not persuaded that would have been fair and reasonable.
- AWP wasn't responsible for creating a care plan for Ms M. She received treatment at an appropriate medical facility and was discharged. So, I don't think AWP acted unreasonably as they directed Ms M to seek medical attention, which she received.
- I don't think AWP unreasonably delayed booking accommodation. The notes indicate that they were awaiting the medical team to review the information before doing so. I think that was reasonable and in line with usual industry practice. That's because an insurer will usually review the medical evidence to determine that it's medically necessary to extend the trip. And, in any event, AWP booked accommodation which Mr and Ms M were able to utilise. I appreciate that Mr and Ms M feel it wasn't the most suitable accommodation but, on balance, I'm satisfied AWP made reasonable arrangements to accommodate Mr and Ms M.
- I appreciate Mr and Ms M wanted to return home straight away once a negative test had been obtained and expected to be booked on flights that day. However, I don't think AWP unreasonably delayed booking their flights home. Mr and Ms M returned the day after Ms M tested negative. I think that was reasonable.
- Mr M had to explain to AWP why they needed a transfer on arrival in the UK. I understand why this would have been frustrating. But AWP did agree to this, and covered the cost of it. So, I'm not persuaded they've acted unreasonably in the circumstances.
- I understand that Mr and Ms M feel that there was a lack of empathy and compassion during AWP's dealings with them. However, overall I'm satisfied that AWP acted fairly and appropriately during the time that they required assistance.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Ms M to accept or reject my decision before 22 April 2025.

Anna Wilshaw
Ombudsman