

## **The complaint**

Mr and Mrs T are unhappy with the service they received from AWP P&C S.A. in relation to a travel insurance policy connected to a package bank account.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

I'm partly upholding Mr and Mrs T's complaint but I think £100 compensation is fair and reasonable. I say that because:

- I don't think AWP is responsible for how the changes to the travel insurance policy were communicated to Mr and Mrs T. That information was communicated to Mr and Mrs T by their bank. So, as our investigator explained, if Mr and Mrs T are unhappy with how the changes were communicated to them, they'll need to complain to their bank.
- I'm not persuaded it is fair and reasonable for AWP to refund Mr and Mrs T's premiums. It's for Mr and Mrs T to decide if the travel insurance offered by their bank met their needs. If it no longer met their needs, it was open to them to seek alternative cover.
- It's a commercial decision for an insurer to decide what conditions need to be screened and what they are, and aren't, prepared to cover. I appreciate that the previous insurer may have covered Mr and Mrs T's conditions. But that doesn't mean AWP is obliged to. So, I'm not persuaded Mr and Mrs T have been treated unfairly.
- I don't think AWP insisted on Mr and Mrs T obtaining a GP letter. I think they were trying to assist Mr and Mrs T and gave reasonable options to try and move matters forward if they wanted cover. I think this was in the spirit of trying to help Mr and Mrs T get the cover they wanted.

- Mr and Mrs T didn't always receive good customer service from AWP. They didn't receive responses to emails and experienced long wait times when they called AWP. I accept that this was frustrating and, at times, meant Mr and Mrs T were left with unanswered questions about their policy. However, I think £100 compensation fairly reflects the impact of the distress and inconvenience caused to them.

### **Putting things right**

I'm partly upholding this complaint and direct AWP to put things right by paying Mr and Mrs T a total of £100 compensation for the distress and inconvenience caused by poor customer service.

### **My final decision**

I'm partly upholding this complaint and direct AWP P&C S.A to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T and Mr T to accept or reject my decision before 2 May 2025.

Anna Wilshaw  
**Ombudsman**