

## **The complaint**

Mr and Mrs S have complained that Inter Partner Assistance SA (IPA) declined a claim they made on a travel insurance policy.

As Mr S is leading on the complaint, I will mostly just be referring to him in this decision.

## **What happened**

Mr S took out the policy in January 2023. At that time he declared a number of pre-existing medical conditions.

He and his wife were due to go on a short break abroad beginning on 29 June 2023. However, Mr S had a panic attack on that date and so was unable to travel. His wife went ahead with the trip on her own. Mr S therefore made a claim on the policy for the unused costs of his part of the holiday.

Mr S provided a medical certificate from his GP which stated that he had been diagnosed with anxiety on 30 June 2023, the day after his intended trip. However, as the form also showed that he had consulted the doctor about that issue on 20 June 2023, IPA requested his full medical records for the past two years.

Mr S said that his GP was unable to provide him with copies of his medical records for insurance purposes. So, IPA declined the claim on 15 October 2023 on the basis that it had not received the required documentation.

In response to his complaint, it maintained its decision to decline the claim. However, it offered him £100 compensation for the poor service he had received.

Mr S then brought his complaint to this service. Upon our investigator concluding that it was reasonable for IPA to require further information, Mr S then did send IPA some partial medical records on 12 July 2024.

IPA subsequently declined the claim again. This time it said the reason was because: *'After a review of your medical records we can determine that the diagnosis for what you are claiming was already treated in 2023 and you should declare this condition too.'*

I wrote a provisional decision last month in which I explained why I wasn't thinking of upholding the complaint. Neither Mr S nor IPA provided any further comments in response.

## **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've carefully considered the obligations placed on IPA by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for IPA to handle claims promptly and fairly, and to not unreasonably decline a claim.

It was reasonable for IPA to request Mr S's fuller medical records in the first instance, and then to decline the claim initially when these weren't provided. Although Mr S had been saying that he was unable to access his full medical records himself, he hasn't provided any evidence of that and it seems unlikely that that is the case.

As I'd said in my provisional decision, it wasn't entirely clear to me if IPA was citing a new reason for declining the claim a second time. I didn't think that it was and that the reason remained that Mr S hadn't provided the requested medical records. As IPA didn't respond to my provisional decision, I take that to be the case.

So, the situation remains that Mr S would need to provide medical records for the two-year period prior to the trip cancellation for IPA to assess the claim.

As neither party sent in any further comments, I see no reason to depart from the outcome I reached in my provisional decision.

Overall, I consider that it was reasonable for IPA to decline the claim on the basis that the requested information hadn't been provided. Should Mr S now provide that information, I would expect IPA to reconsider the claim.

In terms of the service Mr S received, I remain satisfied that £100 is fair and reasonable compensation for the distress and inconvenience caused.

### **My final decision**

For the reasons set out above, I do not uphold the complaint. However, Inter Partner Assistance SA should pay the £100 compensation now if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S and Mr S to accept or reject my decision before 7 January 2025.

Carole Clark  
**Ombudsman**