

## **The complaint**

Mr L and Miss L are unhappy with the service received from AXA PPP Healthcare Limited after a claim was made for Miss L under their private medical insurance policy ('the policy').

## **What happened**

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

AXA has an obligation to handle insurance claims fairly and promptly. And it mustn't unreasonably decline a claim.

In its final response letter dated April 2024, AXA accepts that it received a referral letter for Miss L to see a paediatrician on 19 March 2024 and that it should've accepted the claim then rather than declining it in the first instance.

The claim was subsequently accepted on 2 April 2024, around two weeks later.

After this complaint was made to the Financial Ombudsman Service, AXA offered Mr L and Miss L £125 compensation.

Mr L had to go to the unnecessary trouble of getting a further letter from the GP in support of the referral made. He then had to chase AXA many times for an update after AXA delayed referring the matter to its claims team by around a week, which again I find caused him unnecessary inconvenience and frustration.

Given Miss L's symptoms, I'm also satisfied that both she and Mr L would've been upset that claim was initially and incorrectly declined and that it took around two weeks for the claim to be approved.

I know Mr L and Miss L don't think £125 is enough to reflect the impact AXA's errors had on them (they've suggested a sum of £250 would be more suitable), but I'm satisfied £125 fairly reflects the overall distress and inconvenience they experienced at an already worrying time, when they were both concerned about Miss L's health. I've seen no medical evidence which suggests that a delay in the claim being approved has caused her symptoms to worsen. AXA also says that internal feedback has been given to prevent similar errors happening again. I'm satisfied that's fair and reasonable in the circumstances.

## **Putting things right**

I direct AXA to pay Mr L and Miss L £125 compensation for distress and inconvenience.

**My final decision**

I uphold this complaint to the extent set out above and direct AXA PPP Healthcare Limited to pay Mr L and Miss L £125 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L and Miss L to accept or reject my decision before 19 February 2025.

David Curtis-Johnson  
**Ombudsman**