

The complaint

Mr S has complained that Barclays Bank UK PLC (“Barclays”) mis-sold him a Travel Pack.

Mr S says that Barclays failed to make him aware that there was a 31-day trip limit under the travel insurance included with the Pack.

What happened

Mr S applied to add a Travel Pack to his bank account via the Barclays’ app on 1 April 2023.

Mr S subsequently went on holiday, but unfortunately needed to make a claim due to incurring an injury on the 45th day of his trip. However, the travel insurer declined Mr S’s claim, as the travel policy that Mr S had claimed on had a 31-day trip limit.

Unhappy with this, Mr S complained to Barclays. Barclays issued its final response to the complaint on 7 August 2023 and didn’t uphold the complaint. In summary, Barclays said that the trip limit was clearly stated during the application process, although it did agree to waive the minimum 6-month term, should Mr S wish to remove the Pack from his account. Barclays then sent another response to the complaint on 9 August 2023, essentially repeating that it didn’t uphold the complaint.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint and they were unable to conclude that Barclays had acted unfairly or unreasonably.

As Mr S didn’t accept the investigator’s conclusions, the matter was referred for an ombudsman’s 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.

We’ve explained our approach to complaints about packaged accounts on our website and I have used that to help me decide this complaint. And having considered everything, I don’t uphold the complaint. I will explain why.

To help me decide this complaint, I have considered what Mr S was likely to have seen during the application process of adding a Travel Pack via Barclays’ app. To help me do that, Barclays has provided screenshots of what someone would see when applying for a Travel Pack through its app.

To apply for the Pack, Mr S would’ve needed to have selected a ‘Products’ tab, at the bottom of the screen and he would then need to select ‘Insurance’. Mr S would’ve then been presented with a selection of different insurance products offered by Barclays, such as home insurance, travel and breakdown cover and mobile and gadget cover.

Upon selecting the travel and breakdown option, Mr S would've then been presented with the option of either the Travel Pack or the Travel Plus Pack.

By clicking on 'Apply Now' for the Travel Pack, Mr S would've then been presented with a screen with four drop-down boxes that he'd need to review to proceed with the application. The four drop-down options were '*Eligibility Criteria*'; '*Insurance by [name of insurer]*'; '*Optional 12-month upgrades*'; and '*Breakdown cover in the UK and Europe*'.

Under the second dropdown box, the dropdown menu is titled '*What's Covered*' and the first bullet point says:

"Trips abroad and in the UK for up to 31 days..."

Under the heading 'What's not Covered', the third bullet point says:

"Any incident that happens after 31 days of your holiday, unless you have a longer trip upgrade"

Mr S says that the app did not provide clear comprehensive information about the travel insurance that he was purchasing. But based on the above, I'm satisfied that the 31-day trip limit was made clear in the product summary information that Mr S would've likely been presented with, and which he would've needed to review, before completing the application process.

Furthermore, under the '*Optional 12-month upgrades*' drop-down menu, it says:

"For an extra one off fee you could get a:

Longer Trip Upgrade

Designed for trips longer than 31 days. This covers the entire trip for up to 120 days. You'll need to buy this as soon as you book your trip."

So I think it was made clear that not only was there a 31-day trip limit, but also that this trip limit could be increased by paying to upgrade the cover.

Once Mr S, had completed information about whether he had pre-existing medical conditions, he would've then been provided with an opportunity to review of the Travel Pack features. Then he would've been required to select the payment method and selected how he'd like to receive the insurance documentation – which were either 'In the app or online' or 'by post'.

Mr S says that, when he applied for the Travel Pack, he never received any documents. But Barclays has provided evidence that clearly shows that Mr S was sent three documents to his document storage area on the app on 1 April 2023, which Barclays calls 'Cloud it'. So I can only reasonably assume that Mr S had asked for the documents to be sent to him 'in the app or online'.

The three documents sent to him were a welcome letter, a welcome pack and a statement of Mr S's demands and needs.

Included with the welcome letter was the Insurance Product Information Document which provided key information about what the policy covered and what it didn't cover. Under the heading '*Are there any restrictions on cover?*' it says:

"Trips should be no longer than 31 days... (unless you've purchased an extension to your cover)"

And it also says the same as the above in the letter summarising Mr S's demands and needs.

So, when taking everything into account, I can't reasonably conclude that Barclays had failed to draw Mr S's attention to the fact that the travel insurance included with the Travel Pack had a 31-day trip limit. On the contrary, I think it was made clear to Mr S, both during the application process and in the documents sent to him once he'd purchased the Pack.

In his response to the investigator, Mr S referred to a section of the app where it says that the minimum term for the Travel Pack is six months. But this only relates to the minimum amount of time that the Travel Pack can be held for, before it can be cancelled. So this has no bearing on the trip limit contained within the policy. And, given the location of this information (under the 'Manage My Pack' section of the app – which includes information about when the monthly fee is charged), I don't think it's reasonable to say Barclays had provided misleading information to suggest that the travel insurance covered trips for up to six months, as Mr S seems to be saying.

Mr S has also said that the app has not asked him for any key information about his trips - such as start date or end date. However, as the travel policy is multi-trip policy, which is essentially valid for as long as Mr S keeps the Pack on his account, there was no need for Barclays to ask for such information.

Ultimately, given that Mr S applied for the Pack himself through the app i.e. without the involvement of Barclays' staff, it was Mr S's responsibility to review the product information he was provided with to check it was suitable for his needs. All Barclays was responsible for was providing clear, fair and not misleading information about the travel cover, to ensure Mr S was able to make an informed decision. And, based on everything I have seen, I'm satisfied that it did that during the application process and also in the documentation it sent to Mr S (electronically) once he'd bought the Pack.

Therefore, whilst I recognise how frustrating it must've been for Mr S when his claim was declined, I am unable to say that Barclays has acted unfairly, unreasonably or incorrectly in this matter.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 May 2025.

Thomas White
Ombudsman