

## **The complaint**

In relation to a claim made on a travel insurance policy, Mr J and Mr K have complained that Inter Partner Assistance SA (IPA) continued to provide poor service even after it had paid a total of £550 compensation for earlier, similar issues.

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

## **What happened**

In response to the complaint, IPA upheld it and offered an additional £50 compensation in its final response letter of 6 November 2024.

Our investigator, whilst acknowledging that Mr K had suffered further distress and inconvenience, concluded that the offer of an extra £50 was in line with what this service would award. Therefore, she didn't recommend that IPA should do anything more.

## **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's not in dispute that Mr K continued to receive poor service. IPA upheld the complaint and offered redress. The matter at hand is whether the amount of £50 is sufficient to compensate Mr K for the impact of those errors.

The service issues relate to promised call backs not being made, calls being dropped, not making him aware that it couldn't open an attachment he'd sent until he rang them back, being told incorrect timescales and being asked for information that had already been provided.

Mr K has said that it's not about the money but more about the principle of things. Having travel insurance is important to him. So, when he buys it, he ensures he completes the application accurately as he doesn't want the policy to be voided. So, it's disappointing to him that it didn't work as it should have done when he needed it. Mr K suffers from a health condition and says that the stress of dealing with IPA caused it to worsen.

I've thought very carefully about what Mr K has said and have taken his particular circumstances into account. However, on balance, I'm satisfied that the additional £50 offered was reasonable and proportionate compensation for the poor service and its impact. It follows that I do not uphold the complaint.

**My final decision**

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J and Mr K to accept or reject my decision before 8 July 2025.

Carole Clark  
**Ombudsman**