

The complaint

Miss G has complained about the way Chubb European Group SE ('Chubb') dealt with her claim.

All reference to Miss G includes any submissions made on her behalf by her representatives.

What happened

Miss G bought a single trip travel insurance policy, underwritten by Chubb. She travelled abroad with her friends but unfortunately became unwell and required medical assistance. She contacted her parents (representatives) and they informed Chubb.

Miss G's representatives asked Chubb if Miss G would be able to come home early. They say they took notes of the conversation and Chubb confirmed it would arrange for Miss G to come home, regardless of the medical outcome. Miss G's representatives chased Chubb for the medical report and during another call later on the same day, they were told that it would only arrange to bring Miss G home early if it was medically necessary to do so.

Unhappy, Miss G complained. She arranged to return home early without Chubb's assistance and asked Chubb to cover her return costs and unused costs due to its poor service.

Chubb looked into the complaint and accepted that it could have provided better assistance. It said Miss G's representatives shouldn't have had to have chased for the medical report and that it should have given clear advice about repatriation. For this, it offered £100 compensation for the distress and inconvenience caused.

Unhappy, Miss G referred her complaint to the Financial Ombudsman Service. Our investigator looked into the complaint and found the £100 compensation was an appropriate remedy for the poor service.

Miss G asked for an Ombudsman's decision and so the case has been passed to me for a final 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.

Having done so, I don't think this complaint should be upheld as I think the offer of £100 compensation is fair. I'll explain why.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- The background to this matter has been set out in quite some detail by the

investigator. So I won't repeat the facts here again. Instead, I will focus on what I consider to be key to my conclusions.

- Chubb has accepted that it should have provided clear advice about repatriation and that Miss G's representatives shouldn't have had to have chased for the medical report. For this, it has offered £100 compensation for the distress and inconvenience. Miss G doesn't think this is enough as she was expecting to be brought home, regardless of the medical outcome. And she lost the cost of her holiday due to her early return home. So in my decision, I have focused on the level of compensation and what I think is appropriate taking into account all the circumstances of this complaint.
- Having considered the sequence of events, it is clear that Miss G was under the impression, for a number of hours, that Chubb would arrange for her to come home. However, she was discharged from hospital and was told by Chubb that it could take 24 hours for the medical report to be received. And it also then made it clear that it would only arrange for Miss G to be brought home if it was medically necessary to do so. Following this, Miss G decided to return home early anyway. So I can't say that Chubb should be liable for her unused costs as she was aware that it would need to be medically necessary to return home for Chubb to pay those costs.
- Based on the above, I can't fairly ask Chubb to cover the costs of Miss G's holiday as there is no evidence that it was medically necessary for her to return home. And Chubb had cleared up any earlier confusion by confirming this before Miss G returned home.
- Chubb also accepts that Miss G's representatives chased for the medical report and that this shouldn't have been necessary. I agree that it should be Chubb chasing the medical report from the treating facility but I can't see that there were any unreasonable delays in receiving the report in this case. And I cannot compensate Miss G's representatives for their distress and inconvenience as they are not covered under the terms of the policy.
- I appreciate that Miss G's representatives say Miss G's expectations were raised due to unclear advice. But the advice was corrected before she returned home. I cannot fairly ask Chubb to cover the unused costs outside the terms of the policy. Overall, I think £100 compensation for the distress and inconvenience caused over the course of a day is fair and reasonable in all the circumstances of this case. I appreciate Miss G will be disappointed with my decision but I don't think it's fair or reasonable to ask Chubb to cover her claim for unused costs.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 25 April 2025.

Shamaila Hussain
Ombudsman