

The complaint

Mr O has complained about the experience he had with Great Lakes Insurance UK Limited ('Great Lakes') when he made a claim for assistance whilst abroad.

What happened

Mr and Mrs O had a travel insurance policy, underwritten by Great Lakes. Whilst abroad, Mr O started to experience problems with his eye so he sought emergency assistance. He contacted Great Lakes but was unhappy with the lack of assistance it provided. He returned home and had emergency surgery.

Mr O complained. Great Lakes responded and offered £200 compensation which it increased to £400. Following our involvement, it offered a total payment of £500.

Our investigator thought £500 compensation for the impact of Great Lakes' failures was reasonable but Mr O disagreed and asked for an Ombudsman's decision.

And so the case has been passed to me.

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 think the offer made by Great Lakes is reasonable. I'll explain why.

- The background to this matter is well known to both parties. So I won't repeat the facts here again. Instead I will focus on what I consider to be key to my conclusions.
- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- Great Lakes accepts that it could have provided better assistance to Mr O when he was abroad. Mr O was taken to hospital by ambulance and was advised to return the next day for urgent eye surgery. On the following day, he had a further examination and was advised there was no tear so surgery was not performed and Mr O was discharged.
- Mr O contacted Great Lakes and informed it he would be travelling around the country he was in. So he asked for a list of hospitals he could visit in case he needed further medical attention. He also asked for advice and support for his return journey.
- Great Lakes asked for a copy of the medical report following Mr O's hospital visit and asked him to complete consent forms twice. Mr O chased for an update and said he was unhappy with the poor level of support. Great Lakes did not respond to Mr O's requests for advice or a list of hospitals. 12 days later Mr O contacted Great Lakes again for advice and support for his return flight. Great Lakes replied to say it had

asked its local office to get the full medical report from the hospital.

- Mr O returned to the UK and visited hospital. He was told he had two retinal tears and required immediate treatment.
- Great Lakes had been unable to obtain the medical report as the hospital would only provide copies to the patient directly. Mr O is unhappy with the level of compensation offered by Great Lakes and doesn't think this is sufficient. I have carefully considered the level of compensation and impact on Mr O taking into consideration all the circumstances of this complaint. Our award bands can be found on our website and an award of £500 would be appropriate for impact which can be described as considerable and significant.
- I have taken into account that Mr O continued touring around the country he was in and there is no evidence that he needed to seek any further medical assistance whilst he was abroad. In addition, he took his flight home despite not receiving a response from Great Lakes. I note he had to have immediate treatment when he returned and it would have been shocking to learn that he had two tears. But I can't hold Great Lakes responsible for the medical advice provided by the treating doctor abroad who discharged him without further intervention. Even if Great Lakes had obtained the report sooner, I can't say Mr O would have done anything differently as he had been told surgery wasn't required.
- Mr O says he could have lost his sight and he was worried when returning home as well as concerns about medical costs. There is no evidence that Mr O needed to visit an alternative medical provider during the rest of his trip. It is clear that Mr O acted on the initial treating doctor's advice that surgery wasn't necessary. So the impact I am assessing is for the frustration of not receiving responses from Great Lakes whilst he was abroad and their lack of assistance. Overall, I think the £500 compensation offered is fair and reasonable in all the circumstances of this complaint.

My final decision

For the reasons set out above, I think the compensation offered is reasonable and so I direct Great Lakes Insurance UK Limited to pay Mr and Mrs O a total of £500 compensation.

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

Shamaila Hussain
Ombudsman