

The complaint

Mr and Mrs D have complained they were provided with an incorrect link when trying to make a claim.

What happened

Mr and Mrs D had a travel insurance policy, underwritten by Inter Partner Assistance SA ('IPA'). All reference to IPA includes any agents acting on its behalf.

Whilst abroad, Mrs D suffered an injury. Mr D said he was sent a broken link when trying to make a claim online and wasn't able to use the policy.

He complained and unhappy with the final response to his complaint, referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think IPA had done anything wrong.

Mr D disagreed and so the complaint has been passed to me to decide.

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. I'll explain why.

- Insurers are expected to provide accurate information to consumers when they make a claim. So I would expect IPA (or its agent) to provide Mr and Mrs D with the correct links needed for them to make a claim.
- Mr D says IPA sent him a broken link and so he wasn't able to claim whilst he was abroad. He has provided a screenshot of an error message showing: "*Unable to find page*". But it doesn't show where the link came from.
- I have reviewed the available evidence and have seen an email sent to Mr D with his travel insurance policy details on 26 April 2024. This confirms the price of the policy, insurance documents and telephone numbers. It also includes a link to make a claim online.
- I have clicked the link which says: "*start your claim online*" and this takes me through to the claim page. So I can't agree that Mr D was sent a broken or incorrect link.
- Even if Mr D wasn't able to access the link when he first tried to do so (which might have been due to internet connection issues or some other technical reason), he was provided with the correct information when he contacted IPA to raise a complaint. I have seen that on 12 July 2024, Mr D made a complaint about the link following his wife's accident on 6 July 2024. Mr D received a response on the same day he raised

his concerns, by email, including a link to make a claim and a telephone number to call. So, I am satisfied that IPA provided Mr D with accurate information within a reasonable time when he raised concerns.

- Mr D initially asked for a refund of premiums and the cost of hiring a wheelchair. But I don't think a refund of premiums is fair or reasonable considering IPA was on risk during the time Mr and Mrs D were on holiday. Even if Mr D had been able to access the link whilst abroad, it's unlikely IPA would have reviewed and verified the claim immediately as Mr D would have needed to upload his claim documents and receipts for reimbursement. And IPA would then review and consider the claim.
- IPA provided the correct link and a number for Mr D to call to make a claim. If Mr and Mrs D would like IPA to consider their claim, they would need to submit a claim as outlined in IPA's emails and the final response letter.

I am very sorry to hear of Mrs D's injury whilst she was on holiday. But I don't think IPA has done anything wrong so I can't fairly direct it to do anything.

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 Mrs D and Mr D to accept or reject my decision before 8 July 2025.

Shamaila Hussain
Ombudsman