

The complaint

Mr and Mrs B complain that TICORP Limited mis-sold their travel insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 broadly agree with the overall conclusions reached by the investigator for the following reasons:

- Firstly, the entire sales process was carried out on a non-advised basis. That meant that TICORP needed to give Mr and Mrs B clear information so that they could decide if the policy was suitable for their needs.
- Mr and Mrs B first started to buy the policy online. The sales journey asked them to choose their travel destinations as: "Travelling to:" They had only chosen a country I'll call "A". There was an option to add another destination, but Mr and Mrs B hadn't added any. I think it would have been reasonable for them to add all the destinations of their trip at this point. Their first flight was to a country I'll call "S", from which they took a cruise to A. Mr and Mrs B didn't select this country online, or any of the countries they'd be stopping at during the cruises they were going to be taking.
- Mr and Mrs B called TICORP on 6 June 2023 before completing the sale online. The sales agent confirmed they were looking at the details Mr and Mrs B had completed online. She asked them to confirm they were looking to buy a single trip policy to A. Mr and Mrs B confirmed this was correct. I think this was an opportunity for them to tell the agent all the countries they were intending on travelling to during their trip.
- The sales agent asked if Mr and Mrs B wanted cover in the event the Foreign, Commonwealth & Development Office ("FCDO") advised against travel. They said they didn't need it as it was unlikely FCDO would advise against travel to A. Mr and Mrs B again didn't mention any other countries they were intending to travel to during their trip.
- I appreciate Mr and Mrs B said they wanted cruise cover on their policy. But I don't think this means the sales agent specifically needed to ask about all the countries they would be visiting during any cruises. They had already told the sales agent they were looking to buy a single trip policy to A. It was for Mr and Mrs B to select the countries they were travelling to when they bought the policy – and they could have done this either online or by telling the sales agent over the phone.

- I'm also mindful that Mr and Mrs B have said that they had tried to buy a policy from various companies, and everyone they spoke to were given full details of their intended trip, including cruise destinations, their age and medical conditions. But they were unable to buy cover from other companies. So, I think Mr and Mrs B would've reasonably been aware of the importance of declaring all information, including the intended destinations of their trip, when buying a policy.
- In any event, I think it would have been reasonable for Mr and Mrs B to choose S as their destination in addition to A, as this was where they were travelling to first. Had they done so, TICORP wouldn't have sold them the policy. This was because the policy terms didn't allow a trip duration as long as Mr and Mrs B were intending to take to a region that included both countries A and S.
- I've also listened to the phone call on 26 October 2023 when Mr and Mrs B made a further medical declaration and upgraded cover. But there was no discussion on additional destinations during this call. As the policy was already in place to cover a trip to A, I don't think there was anything TICORP needed to do at this point to check if this was correct.
- Having considered everything, I think it was Mr and Mrs B's responsibility to select and disclose all the countries they would be travelling to during their trip when they bought the policy. I don't think TICORP did anything wrong in the way it sold the policy. So, I'm sorry to disappoint Mr and Mrs B but I don't think TICORP has acted unfairly or unreasonably in the circumstances of their complaint.

My final decision

My final decision is that I don't uphold Mr and Mrs B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 12 June 2025.

Renja Anderson
Ombudsman