

The complaint

Miss C complains about the service she received from AWP P&C S.A. when she claimed on her travel insurance policy.

What happened

Miss C became unwell when she was abroad and needed help from AWP. She says that if she had better support she would have been able to recover more quickly and enjoy the rest of her holiday.

Miss C complained to AWP and they said there had been some errors in the handling of the claim. Unhappy with AWP's response Miss C complained to the Financial Ombudsman Service.

Our investigator reviewed what happened and partly upheld the complaint. She said AWP should pay £250 compensation for customer service issues. But, they didn't need to do anything else to put things right.

AWP didn't agree and asked an ombudsman to review the complaint. Miss C also didn't agree. She said that AWP had accepted a number of failings. She thought the compensation should be much higher. So, the complaint was referred to me to make a 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.

The relevant rules and industry guidelines say that Great Lakes has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

I'm sorry to hear of the reason Miss C had to make a claim on the policy. She was clearly feeling very unwell and had some uncomfortable symptoms.

I'm partly upholding this complaint, but £250 compensation is fair and reasonable. I say that because:

- AWP agreed in their final response letter that there was a delay in replying to Miss C's initial request for help because they missed it by accident. They also said they could have better explained to Miss C what a 'guarantee of payment' was and didn't respond to questions she had about how the medical expenses would be paid for. So, it's agreed that there were issues with the customer service and I think it's fair and reasonable for AWP to pay compensation for this. In this case I don't think an apology is enough.
- I'm satisfied AWP were trying to help Miss C to get treatment and were trying to make arrangements for her to access treatment. But there were some issues which weren't their faults. For example, the hotel doctor wouldn't accept payments from

an insurer, and they couldn't find a doctor who could do a hotel visit. Miss C also didn't feel well enough to travel to the nearest public hospital which was another option AWP considered.

- Overall, I'm satisfied AWP doing enough to try and help Miss C. But, they could have given her more information about how the medical expenses, and other expenses, would be settled much more clearly. They didn't always answer Miss C's questions clearly, even when she said she was struggling to understand, told them about her autism diagnosis and raised issues about having to deal with them over the phone. I think this caused her distress and inconvenience that it didn't need to as it caused her to worry a lot when she was feeling unwell.
- I understand that Miss C's holiday was ruined, and that if she'd had better help from AWP, she might have recovered enough to enjoy the rest of her holiday. However, there's no convincing medical evidence which shows that Miss C would have recovered more quickly and in time to enjoy the rest of her holiday if she'd been given treatment.
- Becoming unwell when on holiday is very upsetting but the policy is there to cover specified insured events. Travel insurance policies do not usually include cover for loss of enjoyment of a holiday. So, this means that it isn't fair or reasonable to increase the compensation to a higher amount. I don't think it is fair and reasonable to say AWP needs to pay a much higher amount of money as Miss C has asked. £250 fairly compensates Miss C for the distress and inconvenience AWP caused.

Putting things right

AWP needs to put things right by paying Miss C a total of £250 compensation as I don't think she received the level of customer service she ought to have.

My final decision

I'm partly upholding this complaint and direct AWP P&C S.A. to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 20 June 2025.

Anna Wilshaw
Ombudsman