

The complaint

Mr K has complained that Inter Partner Assistance SA (IPA) provided misinformation about the status of a complaint he'd made regarding an ongoing claim on a travel insurance policy.

What happened

On 25 July 2024, IPA told Mr K that his complaint was still open and being investigated when in fact it had been closed.

In response to the complaint, IPA accepted that it had made a mistake. So, it upheld the complaint and apologised.

Our investigator thought that IPA's response to the complaint was fair and reasonable. Mr K disagrees and so the complaint has been passed to me for 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 complaint involves the actions of the claim administrators, acting on behalf of IPA. To be clear, when referring to IPA in this decision I am also referring to any other entities acting on its behalf.

Mr K has experienced a number of service issues in relation to claims he's made on his travel insurance, which have resulted in a series of complaints. These have been dealt with separately and so, to be clear, this decision is only dealing with the misinformation that Mr K was given in the phone call on 25 July 2024.

I haven't listened to the phone call as I find it is unnecessary to do so. That's because there's no dispute about what happened. As already mentioned, IPA fully upheld the complaint and apologised for the mistake. The matter at hand is whether or not an apology on its own, without financial compensation, is reasonable.

In response to our investigator's comments, Mr K said that it didn't matter if the impact on him was big or small, there was still an impact, which was why compensation should have been awarded.

I take Mr K's point that he experienced some distress and inconvenience. And I've taken into account what he's said about being a vulnerable person. However, this service wouldn't necessarily conclude that financial compensation should be payable, and the level of impact is a relevant consideration.

Upon realising its mistake, IPA rang Mr K on 29 July 2024 to confirm that the complaint had been closed. Therefore, the error was rectified in a reasonably short amount of time. Overall, I'm satisfied that the impact was relatively minor. Therefore, on balance, I consider that the

apology offered by IPA was a fair and reasonable response to the complaint, so I won't be asking it to do anything more.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J and Mr K to accept or reject my decision before 14 July 2025.

Carole Clark
Ombudsman