

The complaint

Mr G is unhappy with the information provided by TICORP Limited, trading as Avanti Travel Insurance, when getting a quotation for a travel insurance policy.

What happened

In October 2024, Mr G went online to obtain a quote for an annual multi trip travel insurance for cover in Europe. He saved the quote and then contacted TICORP a couple of days later. During this conversation he was advised that the quotation he had obtained provided cover for Europe but with certain countries excluded, such as Spain and the Balearic and Canary Islands. He was provided with a quote for Europe including these areas, but Mr G declined to purchase the cover.

Mr G complained to TICORP as he said that the sales journey did not make it clear that Europe cover didn't include all countries in Europe and that it didn't include a summary before the payment page. He felt that if he hadn't contacted TICORP prior to purchase, it's likely he would have bought a policy that didn't provide him with the cover needed. TICORP investigated his complaint but didn't think it had done anything wrong. It said that it is made clear in the sales journey the different regions of cover.

Unhappy with this response Mr G brought his complaint to this service. Our investigator looked into the matter but didn't uphold the complaint. He found that the website was clear in explaining the different coverage for parts of Europe. Mr G disagreed and requested that his case is considered by an ombudsman. The case has therefore 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.

I've only provided a summary of Mr G's complaint above. I'm aware that Mr G feels strongly about this issue. However, it is important to point out that we are an informal dispute resolution service, set up as a free alternative to the courts for consumers. In deciding this complaint I've focused on what I consider to be the heart of this complaint rather than commenting on every issue or point made in turn. This isn't intended as a discourtesy to Mr G. Rather it reflects the informal nature of our service, its remit and my role in it.

Mr G states that it wasn't made clear in the sales journey that the cover he was intending to purchase didn't include all parts of Europe. I've seen screen shots of the online journey that Mr G would have been taken through. And I've noted that when you select 'Europe' as the area you are travelling to, it explains that it offers two different levels of cover for Europe and so it is important you select the right one. A link is provided to enable you to see the full list of countries. You are then asked to confirm if you are travelling to certain countries within Europe and you cannot continue with the quote until you confirm.

Having looked at this screen shot, I'm persuaded that the sales journey is clear when explaining that there are different levels of cover for certain parts of Europe. So, I'm satisfied

that Mr G was provided with clear information about the countries covered when applying for his quotation.

I appreciate Mr G's comments in relation to how he thinks TICORP should have presented this information prior to the purchase of a policy, however, as detailed above, I don't agree that the sales journey is unclear. But in any event, had Mr G purchased the policy, he would have had 14 days in which to review the documentation to decide if the cover was suitable and, if not, claim a full refund. So this doesn't alter my opinion.

Overall, I'm satisfied that the online sales journey provided by TICORP wasn't misleading in relation to the geographical limits applied.

My final decision

As detailed above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 May 2025.

Jenny Giles
Ombudsman