

The complaint

Mr and Mrs C are unhappy that Astrenska Insurance Limited haven't fully settled a claim they made on their travel insurance policy.

What happened

Mr and Mrs C were abroad when Mrs C became unwell. She tried to seek help at a walk in centre but was ultimately taken to hospital by ambulance. Astrenska declined the claim and relied on an exclusion relating to alcohol usage. Mr and Mrs C were also unhappy with how long it took for Astrenska to review the claim and complained to Astrenska.

Astrenska maintained their decision to decline the claim was fair and in line with the policy terms. They said they'd been waiting for information from Mr and Mrs C's GP for a long time which had been the main reason for the delay. Unhappy, Mr and Mrs C complained to the Financial Ombudsman Service.

Our investigator looked into what happened and partly upheld the complaint. She thought Astrenska had fairly declined the claim but she thought there had been avoidable delays. So, she recommended Astrenska pay £150 compensation to Mr and Mrs C.

Astrenska accepted the investigator's recommendation. Mr and Mrs C didn't agree and asked an ombudsman to review the complaint. In summary, they said Astrenska should at least cover the cost of the ambulance as they'd not provided adequate support to arrange medical treatment for Mrs C. So, the complaint was referred 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'm sorry to read of the circumstances which gave rise to Mr and Mrs C's claim. I understand that the symptoms Mrs C was experiencing were very worrying for both of them.

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

The policy terms and conditions say that there is no cover for:

We will not cover the following:

6. any claim arising from you being under the influence of alcohol or drugs (unless prescribed by a medical practitioner), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse...

I think it was reasonable for Astrenska to decline the claim. I say that because I think the medical evidence demonstrated that it was most likely Mrs C was experiencing symptoms related to alcohol withdrawal. So, I think it was reasonable for Astrenska to rely on the exclusion I've outlined above.

I've thought about whether it would be fair and reasonable for Astrenska to cover the cost of the ambulance as Mr C has asked. However, I don't think it would be in the circumstances of this case. I don't think it was unreasonable for Mrs C to be directed initially to a walk in centre. Unfortunately, the centre directed Mrs C to seek hospital treatment. Matters were also complicated by difficulties with Mr C's mobile phone signal. Mr C made the decision to call an ambulance. Mr C was concerned about Mrs C's symptoms and it's understandable that he took her to the hospital. However, it was for Mr and Mrs C to decide how urgent the situation was, and whether it was necessary to take Mrs C to hospital. I'm also not persuaded that Mr C would have acted differently, and not called an ambulance, because of anything Astrenska did. So, I don't think there's a compelling reason to ask Astrenska to depart from the policy terms and cover the cost of the ambulance in the circumstances of this case.

However, I do think there were some avoidable delays during the handling of the claim. There were issues with paying Mrs C's GP and I think Astrenska could have been more proactive about chasing up the report and resolved these issues more promptly. They've accepted our investigator's findings in relation to that. I think £150 compensation fairly reflects the impact on Mr and Mrs C. It took longer than necessary to give them an outcome about their claim and meant that they experienced uncertainty over a period of several months. However, ultimately the claim wasn't payable for the reasons I've already explained. So, I don't think Astrenska need to do anything more to put things right.

Putting things right

Astrenska needs to put things right by paying Mr and Mrs C a total of £150 compensation for delays in handling their claim and the inconvenience caused.

My final decision

I'm partly upholding this complaint and direct Astrenska Insurance Limited to put things right in the way I've outlined above.

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

Anna Wilshaw
Ombudsman