

The complaint

Mr P is unhappy that Cowen Insurance Company Limited haven't settled a claim he made on his travel insurance policy.

What happened

Mr P made a claim on his travel insurance policy as he had to cancel his holiday due to contracting Covid-19.

He complained as Cowen hadn't settled the claim despite him providing documentation to them in support of the claim. Cowen's position is that they couldn't settle the claim because they needed more information from Mr P.

Our investigator looked into what happened and partly upheld the complaint. She thought Cowen were entitled to validate the claim, and ask for more information from Mr P. But she thought they could have been much clearer about what was outstanding and that they could have communicated with Mr P more clearly. So, she recommended Cowen reviewed the claim and make a clear request for information and, if they were in a position to make a decision about the claim, give Mr P a clear explanation about the outcome. She also recommended Cowen pay Mr P a total of £300 compensation for avoidable delays and poor service.

Mr P accepted the investigator's recommendation. Cowen didn't agree and made further representations. They said they thought the communication had been clear. These further points didn't change our investigators conclusions about the outcome of the complaint. So, the complaint was referred to me to make a decision.

There was further correspondence between the parties relating to the outstanding information Cowen required. However, our investigator explained that wasn't something that could be considered as part of this complaint.

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 Cowen has a responsibility to handle claims promptly and fairly. And, they shouldn't reject a claim unreasonably.

I'm partly upholding Mr P's complaint because:

- I don't think Cowen were as clear as they could have been in their correspondence about specifically what information was outstanding.
- I'd have expected Cowen to make it clear specifically what information was required (and in what format it was required) if what he'd provided was insufficient for them to assess the claim.

- I think it would have been helpful for Cowen to engage with Mr P's queries and for them to explain why the information he'd provided wasn't enough for them to reach a decision.
- If documents hadn't uploaded onto Cowen's portal, they should have clearly explained that to Mr P.
- I can understand why Mr P was confused and frustrated about what was required for Cowen to assess the claim properly. As far as he was concerned, he'd provided the information requested. I think Cowen missed opportunities to clarify what was missing and specify what he needed to provide.
- I think the lack of clarity caused Mr P avoidable distress and inconvenience. I'm also satisfied that it delayed the claims process considerably. If Cowen had been clearer in their communication, I think it would have meant Mr P had the opportunity to provide what was needed at an earlier stage. Instead, matters reached a deadlock, with Cowen wanting more information and Mr P remaining unclear about what information was missing. This means that over a year later a claim decision still hasn't been made.
- Cowen need to pay £300 compensation to reflect the impact of the distress and inconvenience caused to Mr P. Poor communication has meant the claims process has been ongoing for far longer than necessary and he's been caused avoidable inconvenience.

Putting things right

Cowen needs to put things right by paying Mr P £300 compensation for the distress and inconvenience caused by poor customer service.

My final decision

I'm partly upholding this complaint and direct Cowen Insurance Company 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 P to accept or reject my decision before 10 July 2025.

Anna Wilshaw
Ombudsman