

## **The complaint**

Mrs B and Ms O have complained about the way Astrenska Insurance Limited (trading as Collinson) handled a claim they made on a travel insurance policy.

As it is Ms O leading on the complaint, I will mostly just be referring to her in this decision.

## **What happened**

Ms O lost her phone whilst on a trip abroad in February 2024 and so made a claim on the policy.

Astrenska acknowledged that there had been service failings which had caused delays. It therefore upheld her complaint and offered an apology.

Our investigator didn't think an apology was sufficient for the distress and inconvenience that had been caused. So, he recommended that Astrenska should pay £100 compensation.

Ms O disagrees and has called the suggestion of £100 'an insult'. Therefore, 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.

I've carefully considered the obligations placed on Astrenska by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for Astrenska to handle claims promptly and fairly, and to not unreasonably decline a claim.

It is not in dispute that Ms O experienced poor service that resulted in delays. Astrenska acknowledged its failings and apologised for them, including that it asked for the same information more than once and that it didn't provide support with regard to an immobilise report.

Our investigator has previously set out a detailed timeline of events, including which delays were directly attributable to Astrenska. So I won't repeat that here, suffice to say that the avoidable delay amounted to about six weeks.

The matter at hand is what would be an appropriate level of compensation for the impact those errors and delays had on Ms O.

It's clear from her submissions that she has found the whole process very frustrating and upsetting. Whilst having to sort out her phone was inconvenient, it was the emotional stress of having to deal with the claim that has taken more of a toll.

I have a great deal of sympathy with Ms O's situation and have thought about the individual circumstances of the case, in particular that she is living with anxiety and depression. I can certainly understand why she would feel she deserves a higher amount of compensation. However, as an alternative dispute resolution service, our awards are more modest than she might expect and likely less than a court might award. Whilst acknowledging the strength of her feeling, on balance, I'm satisfied that £100 is a fair and reasonable amount for the distress and inconvenience caused.

On another matter, Astrenska made a settlement offer on 30 August 2024. Ms O didn't accept the offer and, as far as I'm aware, the payment remains outstanding. As our investigator has explained, as dissatisfaction with the settlement amount didn't form part of her original complaint, she would need to make a new complaint to Astrenska about that issue in the first instance.

### **My final decision**

For the reasons set out above, I uphold the complaint and require Astrenska Insurance Limited (trading as Collinson) to pay £100 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Ms O to accept or reject my decision before 18 July 2025.

Carole Clark  
**Ombudsman**