

The complaint

Mr A and Miss T complain that Inter Partner Assistance SA (IPA) rejected their travel insurance claim unfairly.

For ease of reading, I'll mostly refer to Mr A throughout this decision.

What happened

Mr A and Miss T were due to go on holiday together on 2 August 2024. However, on 29 July 2024, Mr A logged a cancellation claim against their travel insurance policy. He said this was necessary as on 27 July 2024, he realised he couldn't locate either of their passports and they wouldn't be able to replace them in time. He wasn't sure what happened to their documents, but in case they had been stolen he reported the matter to the police.

IPA then promptly declined the claim. They acknowledged the following policy term provides some cover if a trip is cancelled due to the theft of travel documents. However, they concluded it didn't apply here based on the date of loss.

Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area or during your trip meaning you are unable to continue your trip.

Mr A then complained to our service. He said the claim had been rejected unfairly, as he made it as soon as he became aware of the problem, and replacing the passports in time was impossible. He also said the 72-hour timeframe is arbitrary and unfair, so IPA should disregard it and remove it from their policy wording.

Our investigator didn't agree the claim had been rejected unfairly based on the policy wording and timeline of events. She also didn't think IPA had done anything wrong by limiting the cover they were prepared to provide for this type of claim. So, while she was sorry for the difficult position it left Mr A in, she didn't uphold the complaint.

Mr A then requested a final decision, so I've considered the complaint afresh.

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 insurers have a responsibility to handle claims promptly and fairly. And they shouldn't unreasonably reject a claim. I have therefore taken this into consideration while reaching this decision.
- No travel insurance policy covers every eventuality. The level of cover and insured events are set out in the policy terms, conditions, and exclusions. It isn't my place to tell an insurer what scenarios/risks they should provide cover for or direct them to

change their policy wording. However, I have considered if Mr A's claim was considered fairly based on all the circumstances.

- The cancellation section of Mr A's policy explains cover is provided if a trip is cancelled because a passport is stolen within 72 hours of the scheduled departure date. It's unclear whether the passports were lost or stolen here, but there is no dispute the problem came to light more than 72 hours before the trip was due to start. So, I'm satisfied IPA concluded reasonably that the claim circumstances don't comply with this policy term.
- Mr A feels strongly that IPA shouldn't have limited the cover to just 72 hours. I appreciate his frustration with this, but that was IPA's commercial decision to make and I'm satisfied the limitation is set out clearly in the policy documents. It's also my understanding that many insurers restrict the cover they provide in relation to stolen or lost travel documents. So, I don't find this term unusual, and I see no grounds for departing from a strict interpretation of the policy wording in this case.
- I'm aware, this outcome will come as a significant disappointment. I'm sorry Mr A and Miss T missed out on their holiday, and I know they did everything they could to try and avoid cancelling it. I empathise with their position, but the claim simply isn't covered and IPA haven't done anything wrong.

My final decision

I'm satisfied the claim wasn't unreasonably rejected, so I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A and Miss T to accept or reject my decision before 10 September 2025.

Claire Greene
Ombudsman