

The complaint

Mr A complains that Chubb European Group SE declined his travel insurance claim. My references to Chubb include its claim handling agents.

What happened

Mr A has a travel insurance policy insured by Chubb through a company which provides banking services. He and his wife were on a trip in a country in the Middle East. He says that a few hours before their return flight to the UK the airline told him it had cancelled the flight due to 'ongoing conflict in the region'. It gave a refund for the cancelled flight. Mr A booked an alternative flight back to the UK with another airline and claimed on the policy for the additional costs he incurred.

Chubb declined the claim. It said the reason for the flight's cancellation wasn't one of the insured events covered by the policy terms. Chubb also said the claim was specifically excluded as the policy terms said it *'won't cover anything caused by a war or act of war, whether or not one has been declared'*.

Mr A complained to us that Chubb's decision was unfair. He said the conflict in the country which bordered the country he'd been in had been ongoing since 2023 so for the airline that was business as usual. The airline had resumed flights a few days after it cancelled his flight and continued even though the conflict/war is ongoing. He also said many airlines continued flying without any issues which is why he could book an alternative flight to leave the same time as the original flight. He emphasised that the country he'd been in hadn't been involved in the conflict. He wants Chubb to pay his additional flight costs.

Our Investigator said Chubb had fairly declined the claim.

Mr A disagrees and wants an Ombudsman's decision. He said the key point is that the airline didn't use 'war' as its justification to cancel the flight, it said the cancellation was due to 'conflict in the region', which had been ongoing for decades.

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 regulator's rules say that insurers must handle claims promptly and fairly and they mustn't turn down claims unreasonably.

Chubb reasonably assessed the claim under Section E of the policy - delayed transport or missed departure. That's the correct policy section to assess the claim even though the airline referred to the flight being cancelled (in other words delayed indefinitely).

The policy says that for a claim to be covered the flight delay (cancellation):

'must be caused by a strike, bad weather, mechanical breakdown, or your plane being grounded because there's something wrong with it'.

The written evidence from the airline is the flight was cancelled due to 'ongoing conflict in the region'. As the flight cancellation wasn't due to one of the insured events - a strike, bad weather, a mechanical breakdown or because there was something wrong with the plane - there was no cover for Mr A's claim under the policy terms. Chubb correctly said the claim wasn't covered by the policy terms.

Chubb also referred to the policy exclusion for claims '*caused by a war or act of war, whether or not one has been declared*' as a reason to decline the claim. I've noted Mr A's comments about why he doesn't think that policy exclusion applies. But even if I agreed with him the key point is his claim isn't covered because his flight cancellation wasn't due to one of the insured events I referred to above.

I also need to consider what's a fair and reasonable outcome in all the circumstances. It's for the insurer to decide what risks it wants to insure. No travel policy covers every situation a consumer finds themselves in. It's not unusual for an insurer to limit the reasons that it's prepared to cover delayed/cancelled flights. This Service generally thinks limitations on cover are reasonable if the policy terms are clear. Chubb has clearly set out in the policy terms the reasons it's prepared to cover delayed/cancelled flights and those reasons don't include the reason why Mr A's flight was cancelled.

I'm satisfied that Chubb fairly and reasonably declined Mr A's claim.

My final decision

I don't uphold this complaint.

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

Nicola Sisk
Ombudsman