

## **The complaint**

Mr K complains that he couldn't contact Red Sands Insurance Company (Europe) Limited when he wanted to make a claim on his travel insurance policy for medical assistance.

## **What happened**

Mr K was on holiday and needed to contact Red Sands to discuss a claim relating to medical expenses. He said he tried to contact the emergency assistance line, but the calls didn't connect. He complained to Red Sands.

As Red Sands didn't reply to Mr K within the eight-week time frame to issue a response to a complaint, he complained to the Financial Ombudsman Service about the calls and the handling of his complaint. Ultimately, Red Sands couldn't identify any calls from the number Mr K called from. So, they didn't uphold the complaint.

Our investigator looked into what happened and didn't uphold Mr K's complaint. She didn't think there was enough evidence to demonstrate that there was a failing by Red Sands in relation to the phone calls. She also explained that complaint handling wasn't a regulated activity.

Mr K didn't agree and asked an ombudsman to review his complaint. He considered the complaint handling to be linked to poor customer service. And, he didn't think Red Sands had offered good service in relation to the phone calls he'd made.

## **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 appreciate it was upsetting and frustrating that Mr K was unable to contact Red Sands whilst he was away and needed help. However, I'm not upholding Mr K's complaint because I'm not persuaded that Red Sands has done anything wrong. I say that because:

- I've seen evidence that Red Sands have searched their systems for calls from the telephone number Mr K used to contact them. They've not been able to locate any calls which connected with their service. That means there is no evidence of logged calls from Mr K on the relevant dates.
- Red Sands also checked to see if there were wider issues with the phone service and none were reported. So, that further persuades me that it's unlikely there was an issue with the calls which was their fault.
- Mr K has provided testimony that he contacted Red Sands. But he's not provided any compelling supporting evidence that demonstrates there were calls which were disconnected by Red Sands.

- There are other reasons why the calls may not have connected, such as poor signal or internet coverage. So, if the calls were made, I think there are other plausible explanations for Mr K being unable to successfully call Red Sands.
- There isn't enough evidence to persuade me, on the balance of probabilities, that Mr K made calls which connected with the Red Sands system and then dropped. That's not to say that I disbelieve Mr K made the calls. However, there's no compelling evidence which demonstrates the calls connected and dropped because of something that was Red Sands fault.

Finally, Mr K's complaint about complaint handling isn't something that I can consider. Mr K is unhappy that Red Sands didn't reply within the relevant eight-week time frame and the service he received during the complaint process. I don't think this is a complaint point which relates to an underlying financial service or the way in which Red Sands has administered its business in providing a financial service. It's therefore outside the scope of the Financial Ombudsman Service's jurisdiction as we don't have the power to consider complaints about how a complaint was handled. I'm sorry to disappoint Mr K but it's not something I can consider further.

### **My final decision**

I'm not upholding Mr K's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 30 June 2025.

Anna Wilshaw  
**Ombudsman**