

The complaint

Ms A is unhappy with the service she received from Aviva Insurance Limited when she claimed on her travel insurance policy.

What happened

Ms A has a travel insurance policy linked to her package bank account. She is unhappy with the support she received when she needed to claim on her policy due to flight disruption. That included the level of support she received whilst she was abroad and the handling of her claim on her return.

Aviva acknowledged that Ms A was given information that could have been clearer and wasn't given a conclusive answer about what cover was available. They also acknowledged there were delays in handling the claim. They offered Ms A £150 compensation. Unhappy, Ms A complained to the Financial Ombudsman Service.

Our investigator looked into what happened and noted Ms A's claim had now been settled and she'd been able to recover some other expenses by alternative methods. She said that Aviva had tried to direct Ms A to the customer services department when she called for advice about the cover available under the policy. However, she thought it had taken Aviva too long to deal with the claim and there had been avoidable delays. Overall, she thought £150 compensation was fair and reasonable.

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'm sorry to hear about the experience Ms A had when her flight was cancelled. I appreciate it was a worrying and stressful experience, particularly as she's said she was scared because she was unexpectedly stuck in another country.

I've summarised this complaint in far less detail than Ms A has, and in my own words. I won't respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern our service allow me to do this as we are an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to fulfil my statutory remit.

The relevant rules and industry guidelines say that Aviva has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably. I'm upholding this complaint in part but I think £150 compensation is fair and reasonable.

I say that because:

- I appreciate that Ms A wanted specific assurances about what would and wouldn't be covered under the policy before making decisions about how to arrange her journey

home, following the disruption. However, whilst I'd expect an insurer to be able to give general guidance about the cover available, I wouldn't expect them to be able to answer hypothetical questions or give specific assurances about what will and won't be covered. It's standard industry practice for travel insurers to assess a claim once all the relevant information is available. That wasn't the case when Ms A first contacted Aviva.

- Aviva acknowledged that the information given by their call handlers could have been clearer. However, I also note that Ms A was initially in touch with the claims team and was offered the opportunity to speak to the customer service team. I think that was reasonable in the circumstances.
- I acknowledge that there were some delays in the handling of the claim. For example, Ms A should have been told much earlier that she needed to try and recover some of her costs from the airline. However, overall, I'm satisfied that throughout the claims process Aviva were asking for information which was relevant to the claim and the settlement of it. So, whilst I appreciate it was frustrating for Ms A to have to provide information, I think Aviva was entitled to request it.
- I've thought about the impact on Ms A. Overall, I think Aviva made repeated small errors which took Ms A some effort to sort out. I think this had an immediate impact whilst she was abroad. And the delays in handling the claim were inconvenient and increased the settlement time by a few weeks. I think Ms A was caused a greater level of frustration and annoyance than could reasonably be expected when making a claim. However, experiencing travel disruption is frustrating and inconvenient. The process of making a claim, particularly when there are other parties such as airlines involved, can also be inconvenient. So, I've also taken that into account when deciding that Aviva's offer of £150 compensation is fair and reasonable.

My final decision

Aviva Insurance Limited has already made an offer to pay £150 to Ms A to settle the complaint and I think that's fair in all the circumstances.

My final decision is that Aviva Insurance Limited should pay £150 to Ms A if it hasn't already done so.

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

Anna Wilshaw
Ombudsman