

## **The complaint**

Mr B is unhappy with the service he received from Inter Partner Assistance SA when he claimed on his travel insurance policy.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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'm very sorry to see the circumstances which gave rise to Mr B's claim. It was clearly a distressing and upsetting incident which caused him a lot of worry and stress.

The relevant rules and industry guidelines say that IPA have a responsibility to handle claims promptly and fairly. And they shouldn't decline a claim unreasonably. I agree with the conclusions reached by the investigator for these reasons:

- Mr B received very poor service from IPA throughout his claim journey. That includes the assistance provided whilst he was abroad and when he returned home. He ought to have received proactive assistance and support from IPA but that didn't happen. So, I agree Mr B ought to be compensated for the distress and inconvenience caused.
- I don't think £600 compensation fairly reflects the distress and inconvenience caused to Mr B. I think £800 compensation is fair and reasonable. However, I think a total of £800 more fairly reflects that IPA's mistakes caused Mr B substantial distress, frustration, upset and worry. I think the poor service he received had a substantial short term impact whilst he was abroad and an ongoing impact over a period of around two months when the claim was being assessed and settled. So, I'm persuaded there was an ongoing impact on Mr B as well.
- I appreciate that Mr B feels £1000 would be more appropriate. However, I think a total of £800 fairly reflects the impact on Mr B and I'm not persuaded it is fair and reasonable to award further compensation.

## **Putting things right**

IPA needs to put things right by paying Mr B a total of £800 compensation for the distress and inconvenience caused by poor customer service.

## **My final decision**

I'm upholding Mr B's complaint and direct Inter Partner Assistance SA to put things right in

the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 10 July 2025.

Anna Wilshaw  
**Ombudsman**