

The complaint

Mr P and Ms P are unhappy with the assistance provided by Inter Partner Assistance SA (IPA) under their travel insurance policy.

All reference to IPA includes its agents.

What happened

Whilst abroad, Mr P was bitten by a stray cat. He attended a medical facility and was advised that he required a Human Rabies Immunoglobulin (HRIG). The facility didn't have this.

He contacted IPA for assistance. He informed IPA that he'd located a facility on another island which did have HRIG, but it would cost around £4,000 to administer. Mr P travelled to that island but didn't end up having HRIG administered because IPA didn't respond to his communications, and he couldn't afford the treatment himself.

Unhappy, Mr P complained to IPA. It accepted that the service he received fell below the standards expected. It apologised and offered £100 compensation.

Mr P didn't think this fairly compensated him for the distress and inconvenience IPA caused. So, a complaint was brought to the Financial Ombudsman Service.

Our investigator looked into what happened and recommended IPA pay further compensation in the sum of £150 (so £250 in total).

IPA accepted this recommendation. Mr P and Ms P disagreed. So, this complaint was passed to me to consider everything afresh to decide.

I issued my provisional decision explaining why I intended to direct IPA to pay more compensation to Mr P and Ms P, in the sum of £600. An extract of my provisional decision is set out below.

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IPA has a regulatory obligation to handle insurance claims fairly and promptly.

IPA accepts that it should've provided better service and assistance to Mr P, whilst abroad. So, the crux of the issue for me to determine is whether the £100 compensation it's offered fairly reflect the impact its errors had on Mr P and Ms P. I intend to find that it doesn't.

IPA has apologised to Mr P. However, I don't think it appreciates the full impact its errors had on Mr P and Ms P whilst away.

Mr P was medically advised that the HRIG needed to be administered. He says that this needed to be done within seven days. Based on NHS and UK government resources, I'm persuaded that's correct. Mr P also advised IPA of this at the time.

However, after Mr P notified IPA that he'd located a medical facility which could administer the HRIG at a cost of around £4,000, his communications went unanswered. That's despite Mr P informing IPA that he couldn't afford to self-fund this and receiving assurances from IPA that one of its medical team would contact him, which didn't happen.

I'm satisfied this would've been a very worrying time for Mr P. Receiving the treatment he needed was time critical and the consequence of not receiving this treatment could be severely detrimental to his health, and in some cases fatal. The guidance I've seen supports that given Mr P's circumstances, he should've received the HRIG within seven days as well as a course of vaccines. Failing to receive the treatment recommended can increase the risk of death from Rabies.

So, I don't think £100 compensation fairly compensates Mr P for the unnecessary worry and upset IPA's errors caused him – and also Ms P, who I think would've also been worried about Mr P not receiving the treatment he needed. I'm also satisfied that this is likely to have tainted the remaining days of their holiday. They also went to the unnecessary inconvenience of having to chase IPA for responses.

I'm intending to find that £600 compensation is a fairer reflection of the impact IPA's errors had on them.

I know that's less than Mr P and Ms P would like. And I've taken into account all their points including reference to another ombudsman's decision where higher compensation was awarded when a policyholder needed HRIG administered.

However, I'm satisfied that the circumstances of that complaint are different to this one and I've focussed on the distress and inconvenience Mr P and Ms P experienced because of IPA's errors.

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I invited both parties to provide any further information in response to my provisional decision. Mr P and Ms P didn't reply. IPA agreed with my provisional 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.

As I've received no further information in response to my provisional decision, I find no compelling reason to depart from my provisional findings.

For this reason, and for reasons set out in my provisional decision (an extract of which is set out above and forms part of this final decision), I direct IPA to pay Mr P and Ms P £600 compensation for the impact its errors had on them.

My final decision

I uphold this complaint and direct Inter Partner Assistance SA to pay Mr P and Ms P £600 compensation for distress and inconvenience (including the £100 it's already offered in its final response letter).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P and Ms P to accept or reject my decision before 29 July 2025.

David Curtis-Johnson
Ombudsman