

The complaint

Mr H has complained that INSURE & GO INSURANCE SERVICES LIMITED mis-sold him an annual travel insurance policy.

What happened

Mr H took out the policy over the phone on 16 April 2024 with an agreed start date of 13 June 2024.

He and his wife were due to go on a trip beginning on 15 June 2024 but unfortunately Mrs H became unwell and was not fit to travel. They therefore cancelled the holiday and Mr H made a claim on the policy.

The insurer declined the claim on the basis that the policy hadn't started at the time that the trip had to be cancelled and therefore Mr H was not yet on cover.

Mr H then complained to Insure & Go, as the seller of the policy, saying that it wasn't made clear to him that there would be no cancellation cover in place prior to the policy start date.

Our investigator didn't think that Insure & Go had done anything wrong. Mr H disagrees with the investigator's opinion and so the complaint has been passed to me for a 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.

Insure & Go needed to provide Mr H with sufficient, appropriate and timely information about the policy in a way that was clear, fair and not misleading.

I've listened to the sales call from 16 April 2024. The adviser says that the cover start date at the moment is 16 April 2024 and asks if they want to keep it as this day or defer it? Mr H, in consultation with his wife, decides to defer it to 13 June 2024.

The adviser then states: *'So, as you have chosen to defer the start date of your annual multi-trip policy, there will be no cover for any claims which occur before the start date of your policy. So, even if you pay for it today, the policy won't start until the 13th, is that ok?'*

Mr H replies: *'That's fine, yeah'*.

In saying that there would be no cover for any claims prior to 13 June 2026, I'm satisfied the adviser made it clear that would also include cancellation claims. And I consider that Mr H would have understood that to be the case at the time.

I've heard in the phone call that Mr and Mrs H request copies of the policy documentation both by email and post. It was Mr H's responsibility to familiarise himself with the policy terms.

The policy schedule clearly shows that the start date of the policy is 13 June 2024.

Looking at the policy wording, under the 'Cancellation' section, it states:

'... For annual multi-trip insurance, the cover under section 1 starts at the time you book the trip or the start date shown on the schedule of cover, whichever is later.'

Upon reading this, if Mr H was unsure about whether or not he was covered for cancellation, he could have contacted Insure & Go for clarification.

I have a great deal of sympathy for Mr H's situation. He and his wife decided to defer the start date, not thinking that they'd need active cover prior to the beginning of their holiday. It couldn't have been anticipated that Mrs H would become unwell. They've had to miss their trip and are out of pocket as a result. However, the matter at hand is whether Insure & Go has done anything wrong – and I'm unable to conclude that it did.

Overall, based on the available evidence, I'm satisfied that it did not mis-sell the policy. It provided clear, fair and not misleading information that enabled Mr H to make an informed choice about deferring the start date of the policy. It follows that I do not uphold the complaint.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 October 2025.

Carole Clark
Ombudsman