

The complaint

Mr V has complained that Wakam UK Limited declined a claim he made on a travel insurance policy.

What happened

Mr V registered the claim on 1 October 2024. This was in relation to a trip abroad he was due to undertake on 8 October 2024 that he says he had to cancel due to ill health.

Wakam asked Mr V for more information to verify the claim. So far, he hasn't done this to its satisfaction and so the claim has been unable to progress.

I wrote a provisional decision last month in which I explained why I wasn't thinking of upholding the complaint and giving the parties an opportunity to comment further. Neither Mr V nor Wakam responded to the 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.

I've carefully considered the obligations placed on Wakam by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for Wakam to handle claims promptly and fairly, and to not unreasonably decline a claim.

In my provisional decision I quoted the relevant policy terms that set out the requirement for a policyholder to provide sufficient information to verify a claim, including that all documents must be original.

To reiterate the chain of events, Mr V provided a medical letter dated 1 October 2024, inviting him to what appeared to be a pre-arrange appointment on 8 October 2024 (the date he was due to travel). Based on that letter alone, it didn't seem that Mr V had suffered a sudden, unexpected health event that had prevented him from travelling. So, on 2 October 2024 Wakam asked him for a medical certificate specifying that he had been unfit to travel during the dates of the trip. At the same time as this, he was also asked to provide evidence in relation to the trip booking, the trip having been cancelled and any refunds received.

On 4 October 2024, Mr V then provided a letter showing that he'd had an online GP appointment on 3 October 2024. The letter said that Mr V reported as feeling unwell with cold/flu symptoms and felt unable to travel as a result.

The same day, Wakam then asked him for a medical certificate in PDF format. He responded again on 4 October 2024 with a doctor's letter (also dated 4 October 2024) saying that Mr V was under his care and actively undergoing tests and that he had been advised against travelling.

The information provided was wholly inadequate in proving that the circumstances of any ill-health suffered by Mr V met the terms of cover under the policy. In addition to that, the authenticity of the documents that had been provided were in doubt. Mr V also hadn't provided other requested information, such as originals of documents and emails relating to the booking being cancelled and correspondence about refunds. Wakam had identified serious discrepancies across multiple documents provided by Mr V.

As I mentioned in my provisional decision, due to being unable to confirm the authenticity of most of the documents provided, Wakam therefore asked him for a video of his email inbox to show a number of original emails and for original versions of documents.

Mr V objected to this request and said it's against the terms of the policy to ask for such a video. However, as previously set out, Wakam is entitled to ask for any information it deems necessary to verify a claim. In this case, given the discrepancies that it has identified, I'm satisfied that what it has asked for is reasonable.

Wakam has acknowledged some delays on its part. However, overall, I'm satisfied that, due to the complex nature of the case, those delays were not excessive or unreasonable. Also, a significant reason for the delays has been due to Mr V failing to provide the information that's been requested.

As neither party made any additional comments, I see no reason to depart from the conclusion I reached in my provisional decision. I remain satisfied that Wakam has acted reasonably in declining the claim. It follows that I do not uphold the complaint.

If Mr V is able to provide additional evidence, in the format that's been asked for, I would expect Wakam to consider the claim further.

My final decision

For the reasons set out above, my final decision is that I do not uphold the complaint.

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

Carole Clark
Ombudsman