

The complaint

Mr T complained that Great Lakes Insurance UK Limited declined the claim he made under his travel insurance policy when his flight was cancelled.

What happened

- Mr T had travel insurance that was underwritten by Great Lakes.
- In October 2024 he was returning to the UK from abroad when his flight was cancelled.
- Mr T said the airline re-booked him on to another flight two days later but didn't offer him any food or accommodation. So, he cancelled the replacement flight and booked a flight home with another airline that departed seven hours later.
- Mr T made a claim for the cost of his flight home, but Great Lakes declined it. It said his policy didn't cover him for travel delay and he didn't meet the criteria for a cancelled trip either.
- Mr T thought this was unfair, but Great Lakes responded to his complaint by saying it was satisfied the claim had been declined correctly.
- After investigating, our investigator was satisfied Great Lakes had declined Mr T's complaint fairly and in line with the terms and conditions of his policy.
- As Mr T doesn't agree, his complaint has been referred to me to make a final 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.

Having done so, I've decided not to uphold this complaint for these reasons:

- Mr T bought the Essentials policy from his provider. Section 5 of his policy called Travel Delay says this cover is only included in Classic or Deluxe policies. This means Mr T's Essentials policy doesn't cover him for Travel Delay.
- Mr T's policy does cover him for cancellation as he says. But his policy sets out what is covered and what isn't covered by that section of his policy. And I'm satisfied Mr T's circumstances aren't covered. Let me explain why.
- Section 1 of Mr T's policy says Great Lakes will pay for various costs under this section of his policy if he was forced to cancel his "trip" for one of the reasons listed in the policy.
- Great Lakes define a trip as being a holiday or journey that begins when you leave home and ends when you return home.
- The reasons listed in the policy include things like Mr T or a close relative suffering an unforeseen illness or injury, Mr T being called for Jury Service, or the FCO advising against travel to the trip destination. As far as I'm aware, none of these circumstances apply here.

- The list also includes cover if “You abandon your trip following a delay of more than 12 hours to the departure of your outward trip that is covered with Section 5 Travel Delay.”
- So, for this part of the policy to apply, Mr T would need to have abandoned his trip following a delay to the outward journey. But Mr T didn’t abandon his trip. And he isn’t claiming for a delay in his outward trip – he’s claiming because his inbound flight was cancelled.
- So, I’m satisfied this section of his policy doesn’t apply to the circumstances Mr T has described. And I think Great Lakes has treated Mr T fairly and reasonably in all the circumstances.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Great Lakes Insurance UK Limited.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr T to accept or reject my decision before 11 September 2025.

Richard Walker
Ombudsman