

The complaint

Mr O complains about how INSURE & GO INSURANCE SERVICES LIMITED (“Insure & Go”) administered 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Insure & Go is only responsible for administering the policy, it’s not responsible for any claims made under the policy.
- Mr O made a mistake when he bought a single trip insurance policy. He bought it on 21 November 2024 for a trip between 23 November and 13 December 2024. But the trip started already on 22 November 2024. So, this isn’t something Insure & Go is responsible for.
- Mr O spoke with Insure & Go on 22 November 2024 before leaving home to start the trip. He asked it to change the trip dates so that cover would start already on that day. The advisor couldn’t make the change, so he said he would raise this urgently with a technical team, and he would call Mr O back. The advisor hoped that this would be looked at within few hours to make sure Mr O will be covered for his trip.
- Mr O asked the advisor to let him know as soon as possible if it wasn’t possible to make the change, and he could then see if he could get other insurance. The advisor outlined the possible outcomes that there may be a change in price if a change could be made. Or alternatively, if a change couldn’t be made, it would look at refunding the policy and Mr O would have to look at buying another policy.
- I think it would have been good practice for Insure & Go to call Mr O back within a few hours of this call with an update. It knew Mr O was due to start his trip later the same day, and his policy currently wasn’t valid. It was also clear that Mr O was expecting to hear back from Insure & Go before his trip started. I think Mr O reasonably expected to hear back from the advisor in the next few hours. It was clearly frustrating for him to get confirmation that Insure & Go hadn’t been able to make the change, and his policy wasn’t valid, only after his trip had already started.

- Overall, I think Insure & Go caused Mr O unnecessary distress and inconvenience when it didn't call him back with an update on the same day. It didn't try to contact Mr O until the following day, and it would have known he had already started the trip. Insure & Go has also acknowledged that the advisor should have known the trip dates couldn't be changed, as the maximum trip duration in the circumstances was 21 days.
- That said, I don't think I could fairly hold Insure & Go responsible for Mr O not having valid cover. Mr O was aware that he didn't hold valid cover for his trip and Insure & Go hadn't informed him otherwise. I think it would have been reasonable for Mr O to mitigate any potential losses by taking out alternative cover.
- Insure & Go refunded Mr O the premium he paid as the policy wasn't valid, and it apologised that the agent didn't let him know about the 21-day limit during the first call. However, Mr O was always entitled to a refund of premium as he was within the 14-day cooling off period, and his policy wasn't valid. To put things right, I think Insure & Go should pay Mr O £100 compensation for the distress and inconvenience caused.

My final decision

My final decision is that I uphold Mr O's complaint in part and direct INSURE & GO INSURANCE SERVICES LIMITED to pay him £100 compensation for the distress and inconvenience caused.

*Insure & Go must pay the compensation within 28 days of the date on which we tell it Mr O accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% simple per annum.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 16 October 2025.

Renja Anderson
Ombudsman