

The complaint

Mr K complains Chubb European Group SE (Chubb) declined the claim he made under his travel insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

In November 2024 Mr K was abroad when his mother sadly passed away. He cancelled his flights back to the UK and extended his stay abroad. He then submitted a claim to Chubb under his travel insurance policy for the additional expenses he incurred.

Chubb declined Mr K's claim. It said extending a trip due to a relative's passing wasn't covered by the terms of the policy. Mr K didn't think this was reasonable and so raised a complaint. On 26 March 2025 Chubb issued Mr K with a final response to his complaint. It maintained its decision to decline Mr K's claim. Mr K referred his complaint to this Service.

Our investigator looked into things. She said the circumstances which led to the claim weren't covered under the terms of Mr K's policy and so it was reasonable for Chubb to decline his claim.

Mr K didn't agree with our investigator. He provided chat transcripts he said led him to believe he was fully covered. He said he didn't think it was reasonable his claim wasn't covered.

As Mr K didn't agree with our investigator the complaint has been passed to me to decide.

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 want to acknowledge I've summarised Mr K's complaint in less detail than he's presented it. I've not commented on every point he has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr K and Chubb I've read and considered everything that's been provided.

The relevant rules and industry guidance explain Chubb shouldn't unreasonably reject a claim.

Chubb has said the circumstances of Mr K's claim aren't covered under the terms of his policy and so his claim has been declined. So, I've considered whether this is reasonable.

Mr K's policy doesn't provide him with cover for every eventuality. The policy terms explain the specific circumstances in which Chubb will provide cover. And, having reviewed the terms of Mr K's policy, there's no section under which the circumstances he has claimed for

are covered.

Mr K has said trip interruptions due to a bereavement aren't specifically excluded in the terms, and if Chubb don't provide cover for this, it should specifically state this within the terms. However, I don't consider this to be a significant or unusual exclusion which would necessitate it to be specifically highlighted within the terms of the policy.

Mr K has provided a copy of a chat transcript he had whilst abroad where he asked whether he could claim for his replacement flight home. I've reviewed this transcript and can see the handler told Mr K the severe illness of a family member may qualify him for trip cancellation. So, I don't think Mr K was told his costs would definitely be covered, rather it may be something he could claim for.

Whilst I naturally empathise with Mr K given the passing of his relative, and acknowledge how difficult this must have been, there simply isn't cover under his policy for the circumstances he has claimed for. Therefore, I'm satisfied Chubb have acted reasonably when it declined Mr K's claim.

Mr K has said this policy was sold to him with the impression cancellation for any reason was covered. If Mr K believes this policy has been mis-sold to him he would need to raise this with the business responsible for selling him this policy.

My final decision

For the reasons I've outlined above, I don't uphold Mr K's complaint about Chubb European Group SE.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 October 2025.

Andrew Clarke
Ombudsman