

## **The complaint**

Mr M, Mrs Y and Mrs Y1 complain about the difficulties they had making a claim against their travel insurance policy with Inter Partner Assistance SA. Reference to IPA includes its agents.

Mr M, Mrs Y and Mrs Y1 have subsequently made a further complaint about their claim, which is being dealt with separately.

## **What happened**

Mr M, Mrs Y and Mrs Y1 have an annual travel insurance policy underwritten by IPA. Whilst they were on a family trip, the airline cancelled their return flight. The airline arranged an alternative flight which left 11 days later than their planned departure date.

Mr M contacted IPA about a claim. He says IPA gave him inconsistent information about the benefit in the policy in the circumstances which arose here. Mr M says IPA told him initially it would pay £40 per person, per day up to a maximum of £300. But when he subsequently contacted IPA it told him the benefit was £20 for each 12 hours, per person, up to a maximum of £300. Mr M says during his phone call to IPA, it told him to make the claim via the portal. He also thinks IPA terminated one of his calls because it was after 5pm.

In response to the complaint, IPA apologised for the service and paid compensation of £50 in relation to distress and inconvenience. Mr M, Mrs Y and Mrs Y1 didn't think that was sufficient. Mr M said he thinks the compensation should be £100 in total, as he had to make phone calls to IPA whilst abroad.

One of our Investigators looked at what had happened. He agreed IPA should have offered to accept the claim either by phone or via the portal. The Investigator didn't think IPA gave inconsistent information about the amounts due in the circumstances which arose here. He said IPA had said it should have called Mr M back when the call was cut off and it will give relevant feedback to its staff. The Investigator thought the steps IPA had already taken to put matters right were fair and reasonable, so he didn't recommend it should do more.

Mr M, Mrs Y and Mrs Y1 didn't agree with the Investigator. They said IPA caused them a lot of distress and inconvenience and gave them contradictory information. Mr M, Mrs Y and Mrs Y1 said they made a lot of calls to IPA.

The Investigator considered what Mr M, Mrs Y and Mrs Y1 said but didn't change his view. Mr M, Mrs Y and Mrs Y1 asked that an Ombudsman consider their complaint, so it was 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 don't doubt the events which led to the claim were very worrying. In this decision, I'm looking at the matters raised with IPA which led to its final response of 1 July 2025. I've taken into account the law, regulations and good practice. Above all, I've considered what's fair and reasonable.

The relevant rules and industry guidance say IPA should deal with claims promptly and fairly, and must act to deliver good outcomes for retail customers. They should provide helpful and accessible support to their consumers at all stages of the relationship, ensuring the post sale processes, such as making a claim, are just as easy to access as the product was to purchase.

I don't uphold this complaint and I'll explain why:

*The information IPA gave about the travel delay benefit*

- Mr M says when he called from abroad, IPA told him the benefit in the circumstances which arose here was £40 per person, per day up to a maximum of £300 but when he was back in the UK, it said the benefit was £20 for each 12 hours, per person, up to a maximum of £300.
- Subject to the policy terms, travel delay benefit is £20 per 12 hours, to a total of £300. So the information IPA gave Mr M on both occasions is in fact correct: £40 per day is another way of expressing £20 for each 12 hours. I don't think IPA gave Mr M incorrect information about the travel delay benefit.

*IPA directed the claim should be made via the portal*

- IPA acknowledges Mr M should have been given the option of making the claim over the phone. I agree. The policy document indicates that the insured may make a claim by contacting IPA by phone or by visiting the portal.

*Mr M's call to IPA being cut off*

- It's impossible to know with certainty whether IPA deliberately ended Mr M's call. In any event, IPA accepts it should have called Mr M back after the call was disconnected and it didn't do so here. It says it will provide appropriate feedback to the relevant staff.

*The steps IPA has already taken to put matters right*

- IPA has apologised and paid compensation of £50. Mr M says the compensation should be higher because he had to make several phone calls to IPA - including from abroad – and the matter caused anxiety, distress and inconvenience.
- I've noted what's been said about the level of compensation. There's always some inconvenience in making a claim of this nature. I don't doubt the situation Mr M, Mrs Y and Mrs Y1 found themselves in was distressing. In assessing compensation, I'm looking at the errors IPA made and the effect of those errors on Mr M, Mrs Y and Mrs Y1 rather than their anxiety, distress and inconvenience caused by their cancelled flight.
- In this case, IPA's errors caused distress and inconvenience in that Mr M was directed to the portal and he didn't receive a call back after his call was disconnected. Considering everything, I think the steps IPA has already taken to put matters right are fair and reasonable in this case. In reaching that view, I've taken into account the nature, extent and duration of the distress and inconvenience caused by IPA's errors. It follows that I don't think IPA needs to do anything more to put matters right.

**My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M, Mrs Y and Mrs Y1 to accept or reject my decision before 21 October 2025.

Louise Povey

**Ombudsman**