

The complaint

Mr A, Mr C and Mr H are unhappy with the way Inter Partner Assistance SA (IPA) has handled a claim made on their travel insurance policy ('the policy') after Mr C needed urgent medical treatment abroad after being injured.

I'll focus on Mr A and Mr C throughout as Mr H hasn't been involved in the claim.

All reference to IPA includes its agents.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll focus on giving the 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.

IPA has a regulatory obligation to handle claims fairly and promptly.

In its final response letter dated November 2024, IPA accepts that a claim was submitted in April 2024 and associated medical costs remained outstanding. It apologised and said the time taken to review the claim was "totally unacceptable". It said that the invoice was now being processed, and it would be paid as quickly as possible to prevent further chasers for payments being sent.

IPA also accepted that it should've provided better updates, and this would've prevented them from having to chase the claims department to find out what was going on. It offered £150 compensation.

I don't think £150 fairly reflects the impact on Mr A and Mr C over several months. Mr C had the worry of receiving chasers for payment. I accept this would've been upsetting and not having his claim promptly assessed would've also been needlessly frustrating. Mr A and Mr C were also put to the unnecessary trouble of having to chase IPA for updates.

I'm satisfied that £250 compensation more fairly reflects the impact of them.

I understand that the claim has yet to be assessed or claim settled. Mr A, Mr C and Mr H are unhappy about that. I've only looked at what happened up to the date of the final response letter dated November 2024. They'd have to raise a further complaint with IPA about anything that's happened after that date, if they haven't already done so.

Putting things right

I direct IPA to pay £250 compensation to for distress and inconvenience experienced by Mr A and Mr C. IPA can deduct the £150 it offered in its final response letter, if this has already been paid.

My final decision

I uphold this complaint. I direct Inter Partner Assistance SA to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A, Mr C and Mr H to accept or reject my decision before 30 October 2025.

David Curtis-Johnson
Ombudsman