

## The complaint

Mr R and Mrs B complain that Pier Insurance Managed Services Limited (Pier) mis-sold them a travel insurance policy.

## What happened

Mr R and Mrs B bought an annual travel insurance policy via Pier's website. Some months after the purchase, Mr R discovered the policy didn't cover Canada, a country to which he and Mrs B were planning to travel. Mr R and Mrs B paid an additional premium to change the territorial limits to include Canada and complained to Pier about the sale of the policy.

Mr R and Mrs B say Pier misled them when they bought the policy and the documentation isn't clear. Mr R and Mrs B want Pier to refund the additional premium they paid and to change the way it shows territorial limits in the policy documentation.

In response to Mr R and Mrs B's complaint, Pier said accurate information about the territorial limits of the policy was provided during the online quote and purchase process and in the documentation. Mr R and Mrs B were not content with that response and pursued their complaint.

One of our Investigators looked at what had happened. He didn't think Pier had acted unfairly or unreasonably. Mr R and Mrs B didn't agree with the Investigator. They dispute that the purchased journey was as suggested by Pier. Mr R and Mrs B say their policy certificate said '*Worldwide Exc. USA*', which is misleading. They say the documentation should be interpreted in their favour.

The Investigator considered what Mr R and Mrs B said but didn't change his view. Mr R and Mrs B 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.

It's clear Mr R in particular has very strong feelings about this matter. He has provided detailed submissions to support the complaint, which I have read and considered. As this is an informal service, I'm not going to respond to every point made. I trust neither Mr R nor Mrs B will take as a courtesy the fact I focus on what I consider to be the central issue.

As the Investigator explained, we can't direct Pier in relation to how it conducts its business. But I can consider whether Pier treated Mr R and Mrs B fairly and reasonably. In doing that, I've taken into account the law, regulations and good practice.

Pier didn't advise Mr R and Mrs B about the suitability of the policy for their needs but, nevertheless, the relevant rules and industry guidance say it should provide them with information that's clear, fair and not misleading.

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

- Pier has provided screenshots of what it says is the information Mr R would have seen at the point of sale. Mr R says the purchase journey isn't available to him on the web archive. I don't think the fact that the purchase journey isn't available to Mr R on the web archive alters the outcome here. On balance, I accept the screenshots Pier provided show the information Mr R would have seen at the point of sale.
- The screenshots show Mr R was asked '*Where are you going?*'. There were three choices; '*Europe*', '*Worldwide Exc. USA*' and '*Worldwide Inc. USA*'. Mr R chose '*Worldwide Exc. USA*'. Following that selection, there was pop-up information which says:  
*'Excluding trips to USA, Canada, Mexico and the Caribbean countries. [...]*
- Once the purchase was complete, Pier provided Mr R and Mrs B with the policy certificate, the Insurance Product Information Document (IPID) and the policy terms and conditions.
- At the top of the document containing the policy certificate, it says:  
*'[...] This is your policy certificate. It shows the cover your policy provides and is based on the information you have provided. Please read all your documents carefully and contact us as soon as possible if any changes are required.'*

The policy certificate says '*Destination/Area: Worldwide Exc. USA*'

- The IPID includes the following:  
*'This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.'*
- ***'Where am I covered?***  
✓ *The countries or areas listed in your policy documents.[...]*
- The policy terms and conditions include the following:  
*'Territorial Limits shall mean the following:*  
[...]  
*Area 2*  
*Trips for all countries except USA, Canada, Mexico and the Caribbean countries, are covered.*  
*Area 3*  
*Trips to all countries including USA, Canada, Mexico and the Caribbean countries, are covered.'*
- I've given this matter careful consideration. On balance, after considering the totality of the information Pier provided to Mr R and Mrs B, I think it gave them information about the territorial limits of the policy that was clear, fair and not misleading.
- I don't think Mr R and Mrs B can rely exclusively on the policy certificate to the exclusion of the information given at the point of sale, in the IPID and the policy terms and conditions. It was for Mr R and Mrs B to review the documentation and satisfy themselves that the policy met their needs. I think Pier provided sufficient information to enable them to do that.

- I've noted the archive website material Mr R has provided. That is general marketing information. I don't think it alters the outcome here.
- I'm sorry to disappoint Mr R and Mrs B but for the reasons I've explained, I don't think Pier acted unfairly or unreasonably in the sale of the policy. It follows that there are no grounds on which I can fairly direct Pier to refund the additional premium Mr R and Mrs B paid to change the territorial limits of their policy.

### **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 Mrs B and Mr R to accept or reject my decision before 29 December 2025.

Louise Povey  
**Ombudsman**