

The complaint

Miss O and Mr T have complained that Inter Partner Assistance SA (IPA) declined a claim they made on a travel insurance policy.

As it is Miss O leading on the complaint, for ease, I will mostly just be referring to her in this decision.

What happened

Miss O and Mr T were due to fly abroad from a particular airport on 11 May 2025. Although they arrived in plenty of time to check in and get through security, they were unable to do so due to a major IT outage. After some time, they took the decision to book alternative flights from a different airport on the same day. Miss O then made a claim on the policy for the additional costs incurred.

IPA declined the claim on the basis that the circumstances are not covered under the policy terms.

Our investigator thought that IPA had acted reasonably in declining the claim, in line with the policy terms and conditions. Miss O disagrees and so the complaint has been passed to me for a 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.

I've carefully considered the obligations placed on IPA by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for IPA to handle claims promptly and fairly, and to not unreasonably decline a claim.

Insurance policies aren't designed to cover every eventuality or situation. An insurer will decide what risks it's willing to cover and set these out in the terms and conditions of the policy document. The test then is whether the claim falls under one of the agreed areas of cover within the policy.

Therefore, I've considered the terms of the policy held, as this forms the basis of contract between the parties.

On page 19, it states:

'What is not covered - applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

(.....)

18. Non listed peril

Under all sections, any claim arising from a reason not listed under What is covered.'

The policy document then further sets out the different heads of cover, such as Section I for Missed Departure. Under each section there is a list of insured events (or perils).

An IT outage doesn't feature in any of the lists of insured events in any section of the policy.

Each section also lists what isn't covered. Under Section I for Missed Departure, it states:

'What is not covered

(.....)

4. Anything mentioned in What is not covered - applicable to all sections of the policy.'

Miss O says that the policy doesn't explicitly exclude technical failures at the airport. It wouldn't be possible for an insurer to list every scenario that isn't covered. As already mentioned, insurers are entitled to decide what risks they will and won't accept. They do, however, need to set these out clearly in the terms and conditions of the policy.

I don't agree that the wording is ambiguous. In this case, I'm satisfied that IPA has done enough to make policyholders aware of the restrictions on cover. By setting out what is covered, it follows that, if a reason isn't listed, then it isn't covered. The policy wording clarifies that position further by explaining on page 19 that non-listed perils are not covered, and also under the 'What is not covered' heading of the Missed Departures section itself.

Miss O says she had an expectation that this is the type of circumstance that would be covered. However, that isn't the criteria for whether the claim should succeed or not. I'm afraid that insurance policies don't cover all unforeseen events. As already mentioned, an insurer will choose what risks it will and will not cover and set these out in the policy terms.

Whilst Miss O says the policy therefore provided no meaningful cover, she would have been able to make a claim if she had experienced any of the number of insured events set out under the 'What is covered' sections of the policy.

I'm sympathetic to Miss O and Mr T's situation. It's clear that the circumstances were outside of their control. They were unable to board their flight through no fault of their own and are out of pocket as a result. However, the matter at hand is whether those circumstances are covered under the policy terms, and unfortunately, they are not.

I've thought very carefully about what Miss O has said. However, overall, I consider that IPA has acted reasonably in declining the claim, in line with the policy terms and conditions and that there haven't been any regulatory breaches. It follows that I do not uphold the complaint.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O and Mr T to accept or reject my decision before 5 January 2026.

Carole Clark

Ombudsman