

## **The complaint**

Mr and Mrs K complain about how Howserv Limited dealt with a request in relation to their travel insurance policy.

## **What happened**

Mr and Mrs K took out an annual travel insurance policy. The policy covered destinations in '*Europe: Including Cyprus, Egypt, Greece, Malta, Morocco, Spain, Turkey & Tunisia*'. Shortly after cover started, Mr and Mrs K paid an additional premium to upgrade to comprehensive cover and add cruise cover. Some months later, Mr and Mrs K discovered their policy didn't cover a cruise in the Caribbean. Mr K contacted Howserv and it quoted an additional premium to cover their cruise trip destination. Mr K said he'd mentioned their cruise was in the Caribbean in his previous call.

Mr and Mrs K say they believed cruise cover was for anywhere in the world. They say Howserv should have asked them about the destination of their cruise when Mr K called to add cruise cover.

One of our Investigators looked at what had happened. She didn't think Howserv had acted unfairly or unreasonably. The Investigator didn't think Howserv was obliged to ask Mr K about the destination of their cruise when he added cruise cover. She thought the documentation was clear. The Investigator thought Howserv's goodwill gesture of a 20% discount on the base price of the new premium was fair.

Mr and Mrs K didn't agree with the Investigator. They maintained Howserv should have ask about their cruise destination when Mr K called to amend their policy to cover cruises. Mr and Mrs K 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've taken into account the law, regulations and good practice. Above all, I've considered what's fair and reasonable. I don't uphold this complaint and I'll explain why:

- Howserv sold the policy on a non-advised basis, which means it didn't make any recommendations about the suitability of the policy either at the time of the sale or later, when cruise cover was added. Howserv needed to provide Mr and Mrs K with clear information about the key features of the insurance to enable them to make an informed decision about whether it was right for them.
- I've listened to the recording of the phone calls between Mr K and Howserv in February 2025. In the first call, Mr K asked for a quote to add cruise cover to the policy and to change from basic to comprehensive cover. In the second call, Mr K took up the quote and paid the additional premium. Mr K didn't mention the destination of the cruise in either call, or ask to change the geographical area covered by the policy. In both calls Howserv asked Mr K if he wanted to make other changes to the policy and he indicated he didn't wish to do so.
- I think Howserv dealt with Mr K's calls fairly and reasonably. It responded to the request Mr K made. In the circumstances here, I don't think Howserv was obliged to ask Mr K about the destination of their cruise.
- I've looked at the documentation provided by Howserv. I think both the validation certificate and the policy terms set out clear information about the geographical areas covered by the policy. I appreciate Mr and Mrs K believed cruise cover was for anywhere in the world. I don't think Howserv was responsible for that incorrect belief. I think Howserv provided Mr and Mrs K with clear information to enable them to make an informed decision about whether the policy was right for them.
- I'm sorry to disappoint Mr and Mrs K but, for the reasons I've explained, I don't uphold this complaint.

### **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 K and Mrs K to accept or reject my decision before 26 November 2025.

Louise Povey  
**Ombudsman**