

The complaint

Mr M's complaint is about the lack of assistance he received from Great Lakes Insurance UK Limited under his travel insurance policy ('the policy') after he injured his knee abroad.

All reference to Great Lakes includes its agents and medical assistance team.

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.

Great Lakes has a regulatory obligation to handle insurance claims fairly and promptly.

In its final response letter dated January 2025, Great Lakes accepts that it should've better communicated with Mr M about the arrangements it needed to put in place to repatriate him back to the UK for surgery on his knee – and he should've been given more regular updates, particularly between 7 and 8 November 2024.

Great Lakes apologised and offered Mr M £150 compensation.

I have a lot of empathy for the situation Mr M found himself in. He was situationally vulnerable, having injured his knee abroad and the treatment he needed was time sensitive.

I accept this would've been a worrying time for him and this would've been exacerbated by Great Lakes' failure to communicate with him and provide regular and proactive updates about what was happening. So, I'm satisfied Great Lakes' failures caused him unnecessary upset.

I'm also satisfied that Mr M was put to the unnecessary trouble of having to chase Great Lakes for updates on 6 November 2024 to see if certain documents had been received and having not received meaningful updates thereafter, he ended up arranging his return flight home and admission to hospital in the UK.

I can understand why Mr M feels like £150 compensation doesn't reflect the impact on him. However, whilst I empathise with Mr M and I'm not seeking to minimise the impact Great Lakes' errors had on him, I am satisfied that £150 compensation fairly reflects the distress and inconvenience he experienced over a few days.

I'm satisfied that Great Lakes initially advised Mr M to remain in the country he was to have the surgery needed and when Mr M explained why he wanted to return to the UK for the operation, it obtained the appropriate medical input to consider a repatriation plan. That included needing to arrange a medical escort for Mr M, a flight which could accommodate

a stretcher, possible sign off from the airline and arranging Mr M's admission to a UK hospital. Unfortunately, those things do take some time to arrange and involve a number of third parties. So, I can understand why Great Lakes wouldn't have been able to repatriate him back to the UK immediately.

Because Mr M ended up arranging his own flight back to the UK, Great Lakes didn't end up finalising any arrangements. However, as stated above, I do think Great Lakes' communication should've been better and it didn't provide Mr M with meaningful updates so that he was better informed about what was happening, and why.

Although Great Lakes has reimbursed Mr M for the cost of his return flight (and that of his companion) in line with the policy terms, Mr M also says that Great Lakes didn't pay his claim for the cost of crutches and medication he needed abroad. From what I've seen, I'm satisfied these items weren't included in Mr M's claim form. He also said that European Health Insurance Card was used for painkillers.

Great Lakes has said that if Mr M can evidence that he's out of pocket for the cost of any medication or the crutches, he should submit proof of payment to Great Lakes to consider under the policy. I think that's fair and reasonable as it's for Mr M to establish his claim and any loss claimed for.

My final decision

Great Lakes Insurance UK Limited has already made an offer pay Mr M compensation in the sum of £150 for distress and inconvenience. I find this offer is fair in all the circumstances.

So, my decision is that Great Lakes Insurance UK Limited should pay Mr M compensation in the sum of £150 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 October 2025.

David Curtis-Johnson
Ombudsman