

The complaint

Mrs D is unhappy with Hood Travel Limited (Hood) as it didn't automatically renew her travel insurance policy. This left Mrs D with no cover on the policy while travelling and unable to make a claim.

Any reference to Hood includes all its agents.

What happened

In January 2024, Mrs D took out an annual travel insurance policy. The policy was set for auto-renewal.

The renewal on the policy was due on 20 January 2025. Hood attempted to take the renewal payment, but it was declined, and it failed to inform Mrs D of this.

In March 2025, Mrs D went on a trip where she unfortunately had an accident. She contacted Hood to make a claim. However, it said that the policy hadn't renewed, and Mrs D had no cover as the policy had expired.

Mrs D made a complaint to Hood. It issued a final response and said the policy hadn't renewed. It sent reminders to Mrs D that the policy was set for auto-renewal but when it tried to take a payment, it failed. So, the policy had expired. Hood said a failed payment email should have been sent to Mrs D informing her that the payment wasn't taken but this didn't happen. It apologised for this. But it said that emails were sent to Mrs D and a final email on 20 January 2025 informed her that the policy had expired and she didn't get back in touch with it to query this.

Unhappy, Mrs D brought her complaint to this service. Our investigator didn't uphold the complaint. He didn't think Hood had acted unfairly or unreasonably.

Mrs D disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed to me.

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.

Having done so, I'm sorry to disappoint Mrs D but I won't be upholding this complaint. I'll explain why.

- The key issue here is that Mrs D thought her travel policy had auto renewed. But when the accident happened, she was informed it hadn't renewed. I'll consider therefore whether Hood should have renewed the policy and whether Mrs D was treated fairly in the circumstances of this complaint.
- Mrs D was sent three emails to confirm the status of the auto renewal on her travel

insurance policy. So, I think Hood kept Mrs D sufficiently updated.

- On 23 December 2024 and 13 January 2025, Mrs D was informed that the policy would auto renew. In the meantime, Hood tried to take payment for the policy on 14 January 2025, but this got declined. Hood said its system failed to send Mrs D communication that the payment had declined. It apologised for this.
- The third email was sent to Mrs D on 20 January 2025 saying that the policy had expired and the subject title of the email was '*Sorry to see you go*'. Hood has confirmed this email was sent to Mrs D and it was opened. I've seen the screenshot Hood has provided which confirms this. And the email provided contact details if there were any queries Mrs D had about her policy expiring.
- Mrs D says she didn't receive the email dated 20 January 2025. Hood has provided confirmation that all three emails were sent to Mrs D's email address and were opened by her. The last one on 20 January 2025 which informed her of the policy expiry, was opened on 12 March 2025 – after the date of the accident which was on 11 March 2025.
- I've considered the emails that were sent to Mrs D. I fully appreciate that Mrs D thought the policy had renewed. However, she didn't see or read the last email where Hood had informed her the policy had expired, until after the accident.
- Hood has accepted that a failed payment email should have been sent to Mrs D. But I've considered that if everything had gone to plan as it should have (that the payment was taken with no problems and policy had auto renewed on 20 January 2025), Mrs D would have received her policy documents at this point to confirm she had renewed cover. A payment for the policy would also have shown on Mrs D's bank account. So, if Mrs D hadn't seen a payment going through her account or received her policy documents, the expectation would have been for her to contact Hood to query this. The information available doesn't show that Mrs D did do this.
- When Mrs D was due to travel, I think the onus was on her to check she had the relevant cover for her trip including the policy documentation. Hood had informed Mrs D on 20 January 2025 that her policy expired so I think it did enough to notify her. It's unfortunate that Mrs D didn't open this email until after her accident.
- I'm satisfied that the emails clearly explained what would happen regarding the policy and what action was required, if any. The email of 20 January 2025 would have alerted Mrs D that something had gone wrong and that the policy hadn't renewed. But Mrs D didn't open this until after the accident. This was also after the payment had failed and even if Mrs D thought her policy had renewed from the first two emails she received, had she opened the email of 20 January 2025 much sooner, then she would also have known that the policy hadn't renewed. I'm afraid I can't reasonably make Hood responsible for this.
- I'm not persuaded that Hood treated Mrs D unfairly or unreasonably. It provided sufficient notification to Mrs D about the status of her travel policy. The responsibility was then for Mrs D to check and take any necessary action for her travel policy.
- Whilst I agree that Hood should have let Mrs D know that the payment failed to be taken, in this case, I don't think it's enough to say that the policy should be re-instated because of this. I don't think it's unreasonable for Mrs D to have taken action based on the content of the email dated 20 January 2025.

- Taking everything into account, I'm sorry to disappoint Mrs D. But I don't think Hood has treated Mrs D unfairly or unreasonably. It follows therefore that I don't require Hood to do anything further.

My final decision

For the reasons given above, I don't uphold Mrs D complaint about Hood Travel Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 25 November 2025.

Nimisha Radia
Ombudsman