

## **The complaint**

Ms L complains that Astrenska Insurance Limited hasn't reimbursed her for costs she incurred after an airline cancelled her pre-booked flight ticket. It seems Ms L feels these costs should be covered by the trip disruption cover provided under a travel insurance policy.

## **What happened**

In November 2024, Ms L booked a flight abroad and she also took out an insurance policy at the same time. The policy was underwritten by Astrenska.

Ms L was able to check-in online and travelled to the airport to take her flight. However, after she arrived, she learned the airline had cancelled her ticket. So she incurred costs in arranging a new flight, amongst other things. Ms L's airline didn't agree to reimburse her costs.

It seems Ms L believes her costs should be covered under her travel insurance policy. Astrenska says she didn't make a claim on the contract – but it did tell Ms L that it wasn't responsible for the airline's actions.

Ms L asked us to look into her complaint.

Our investigator explained that Astrenska wasn't responsible for any of the airline's actions. She considered whether or not Ms L's situation was covered by the travel disruption section of the policy. But she didn't think it was. So she didn't think Astrenska needed to take any action.

Ms L disagreed and so the complaint's been 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.

Having done so, whilst I'm very sorry to disappoint Ms L, I don't think Astrenska has done anything wrong and I'll explain why.

First, I must make it clear that while the policy Ms L took out was airline-branded, the insurance was underwritten by Astrenska. The airline is entirely separate to Astrenska and Astrenska isn't legally responsible for any of the airline's actions. Nor do we have the power to look into complaints about any actions the airline took. This means all I can consider is whether I think there was any cover under the insurance policy for the situation Ms L found herself in.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. I've taken those rules into account, amongst other relevant considerations, such as regulatory principles, the policy terms and what happened, to decide whether I think Astrenska has acted fairly.

I've first considered the policy terms and conditions, as these form the basis of the insurance contract between Ms L and Astrenska. I'd like to reassure Ms L that based on the evidence I've seen, given she was in the UK when she took out the policy, I'm satisfied she was eligible for the insurance. That doesn't mean though that Astrenska needs to pay for any and all costs Ms L might incur during a holiday. I say that because Astrenska has set out the insured 'events' it's agreed to cover in the contract terms. And I think it's reasonable for Astrenska to consider whether or not a policyholder's costs are covered before it goes on to settle them.

Ms L has suggested that her costs should be paid under 'trip disruption' cover – the travel delay, abandonment, missed departure and missed connection section of the policy. So I've looked carefully at what this section covers. The policy says:

*'If your departure is delayed because the public transport carrier you have checked in for is delayed by at least 4 hours from the time shown in your travel itinerary, as a result of strike, industrial action, adverse weather, mechanical breakdown or grounding of an aircraft due to mechanical or structural defect, we will pay up to the limits specified...*

*If you miss your departure because you arrive at your departure point too late to board your booked transport, as a result of the following:*

*A. the public transport taking you to your departure point for your trip is not running to timetable;*

*or*

*B. the private car taking you to your departure point is involved in an accident or breaks down or is delayed due to an accident ahead of you, or if your car is stolen in the 12 hours prior to your scheduled departure.'*

Ms L's departure wasn't delayed because of any of the reasons Astrenska has chosen to cover. Instead, her original outbound ticket was cancelled by the airline for entirely different reasons. Nor did Ms L miss her departure – she arrived at her departure point in time – she couldn't travel because the airline had cancelled her ticket. She didn't miss a connection for any of the reasons Astrenska covers either. It's clear too that Ms L made arrangements to continue with her trip. This means then that I don't think Ms L's situation is covered by this section of the insurance contract. And I don't think there is any section of the policy which would cover Ms L's situation. So I don't think I could fairly or reasonably tell Astrenska to pay Ms L's costs.

I sympathise with Ms L's position, as I appreciate she's been left out of pocket because of the airline's decision to cancel her ticket. But as Astrenska wasn't responsible for the airline's decision and as I don't find there was any policy cover for her situation, I don't find there are any reasonable grounds on which I could uphold her complaint.

### **My final decision**

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 14 November 2025.

Lisa Barham  
**Ombudsman**