

## **The complaint**

Miss G complains about the service she received from Coverwise Ltd in relation to her travel insurance policy. Reference to Coverwise includes its agents.

Miss G has also made a complaint about the underwriter of the policy, which has been dealt with separately.

## **What happened**

In summary, Miss G arranged a single trip travel insurance policy via Coverwise. She told Coverwise about several mental health conditions. Miss G's trip didn't go as planned and she returned home early. There were difficulties during Miss G's return journey.

Miss G contacted Coverwise, described in detail what had happened, the effect on her mental health and asked about which items of additional expenses she could claim for. Coverwise says it sent an e-mail to Miss G in which it directed her to the underwriter of her policy. Miss G says she didn't receive that e-mail. She contacted Coverwise again several weeks later as she hadn't heard from the underwriter. Coverwise contacted the underwriter on Miss G's behalf.

Miss G says Coverwise didn't respond to her initial enquiry. She complains that the e-mail Coverwise says it sent to her was generic. Miss G says Coverwise didn't have regard to her mental health. She says, unlike the underwriter, Coverwise didn't offer her compensation.

One of our Investigators looked at what had happened. She didn't think Coverwise had treated Miss G unfairly. The Investigator said Coverwise redirected Miss G's initial enquiry and when Miss G raised further concerns, escalated the matter with the underwriter. She said Coverwise's role was to arrange and administer the policy and it isn't responsible for dealing with claims.

Miss G didn't agree with the Investigator. She said the Investigator had disregarded the impact on her mental health. Miss G said she was looking to Coverwise to respond appropriately after she'd told it sensitive information. She said Coverwise's generic response to her initial contact showed no compassion or empathy.

The Investigator considered what Miss G said but didn't change her view. Miss G asked that an Ombudsman consider her 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.

It's clear Miss G has very strong feelings about this matter. She has provided detailed submissions to support the complaint, which I have read and considered. I'm conscious I've condensed what I don't doubt was a very worrying time into a short narrative. That reflects

our service that, wherever possible, aims to be informal. I'm satisfied I've captured the essence of what happened. I trust Miss G won't take as a discourtesy the fact I focus on what I consider to be the central issue, that is, whether Coverwise acted fairly and reasonably in its handling of her enquiries.

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.

- Miss G first contacted Coverwise about this matter on 13 January 2025. Coverwise says it sent Miss G a response on 14 January 2025. Miss G says she didn't receive Coverwise's response to her initial enquiry. Based on what I've seen, I'm satisfied, on balance, that Coverwise sent Miss G a response on 14 January 2025. So, I think it responded promptly to Miss G after her initial enquiry. It's unfortunate Miss G didn't receive that e-mail but Coverwise isn't responsible for any failures in the e-mail system.
- I've looked carefully at the content of Coverwise's response to Miss G on 14 January 2025. I appreciate Miss G had gone into considerable detail about what had happened. I don't think Coverwise made an error in interpreting Miss G's enquiry as one about a potential claim: she asked about which items of additional expenses she could claim for. Coverwise explained it couldn't deal with claims and directed Miss G to the underwriter. It gave Miss G options about how she could make a claim and how to find out what was covered by her policy.
- I appreciate Coverwise's response didn't acknowledge or comment on the detailed information Miss G had provided but I don't think it was required to do that here. I think Coverwise's actions gave Miss G the information she needed to progress matters.
- Miss G is concerned Coverwise's response of 14 January 2025 was a generic e-mail. Coverwise says it uses generic communication in response to queries about costs and claims to avoid delay. In the particular circumstances here, I don't think Coverwise treated Miss G unfairly or unreasonably by sending her the e-mail of 14 January 2025. Coverwise gave Miss G information about where and how she could make a claim. I don't think Coverwise was required to do more.
- When Miss G contacted Coverwise again several weeks later, it escalated the matter to the underwriter. I think Coverwise took appropriate action following Miss G's further enquiry.
- I'm sorry to disappoint Miss G and I acknowledge how difficult for her the events she described were. Coverwise's role was limited in this case and, after careful consideration, I think it acted appropriately in handling her enquiries. I don't think Coverwise treated Miss G unfairly or unreasonably. It follows that there are no grounds on which I can fairly direct Coverwise to pay compensation to Miss G.

## **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 Miss G to accept or reject my decision before 25 November 2025.

Louise Povey  
**Ombudsman**