

## **The complaint**

Mr C and Mr E complain that Mr C was unable to use Great Lakes Insurance UK Limited's portal to make his travel insurance claim. My references to Great Lakes include its agents. As Mr C has taken the lead on the claim and complaint I'll refer to Mr C to include both complainants unless the facts require otherwise.

## **What happened**

Mr C and Mr E have travel insurance insured by Great Lakes.

Mr C complains that when he tried to submit an online claim for damaged luggage through Great Lakes' portal its system failed. He contacted Great Lakes who set up the claim for him. It asked him to send information and documents to support his claim by email or post, which Mr C says is unacceptable as the documents contained personally identifiable information. He believes Great Lakes has created obstacles to discourage consumers from making a claim.

Mr C wants the policy premium refunded as he says he hasn't been given the service he paid for. He also wants Great Lakes to provide an easy way to file a claim. He said the parts of the claim form that did work for him were lengthy, hard to fill in and required a lot of detail.

Great Lakes' final response letter to Mr C apologised that he'd found an error in its system which prevented him from logging a claim and it partially upheld his complaint. But it said it had given him reasonable alternative methods to provide the required documentation. During our investigation Great Lakes told us that it had now checked and at the time Mr C used the portal there were no known issues with the system. It suggested the problem was with Mr C's web browser or his device restrictions.

Our Investigator said Great Lakes had acted reasonably when Mr C contacted it about his problem with the portal.

Mr C disagrees and wants an Ombudsman's decision. He said he'd tried multiple devices and browsers to access the portal, nothing worked and his professional background meant he knew the problem wasn't at his end. He sent us a screenshot which he said shows the error message he got from Great Lakes' portal system. He emphasised that it wasn't secure to send even password protected documents containing personally identifiable information through email and the point of his complaint is that Great Lakes was making it hard for consumers to make a claim.

## **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.

Mr C told us he couldn't get through to Great Lakes when he phoned it during his trip about a medical matter. He says he mentioned that to show Great Lakes' pattern of behaviour about

claims. As Mr C hasn't complained to us about that matter we haven't investigated to see what both parties have to say so I won't be taking that comment into account in deciding this complaint.

This decision is about Mr C being unable to use Great Lakes' portal for his travel insurance claim.

One of the outcomes Mr C wants from this complaint is for Great Lakes to provide an easier way to file a claim. This Service doesn't have the statutory power to tell a business that it must change its internal processes, that's a commercial decision for the business. So we can't tell a business to change its process for how it receives claim forms.

I haven't seen clear evidence to show what caused Mr C's problem in accessing Great Lakes' online portal to make his claim. Great Lakes says there's no evidence there was a fault with the portal at the time Mr C used it. The screenshot Mr C sent highlights there was a problem with the password entered but that doesn't show me the fault was with Great Lakes' system. Even if the fault was with its system, the issue I need to decide is whether Great Lakes acted fairly and reasonably once Mr C told it he couldn't finalise his claim through the portal.

When Mr C told Great Lakes he couldn't upload his claim it set up a claim for him, which was reasonable to do. The information it asked Mr C for – details about the claim, a claim form and documentary evidence about his trip – was reasonable information for Great Lakes to request to enable it to assess the claim.

As Great Lakes had set up Mr C's claim account he couldn't then use the portal to upload the documents it required. As alternatives Great Lakes told Mr C that he could send it password protected documents direct to a personal email address within Great Lakes (which it provided to him). Great Lakes' internal notes say it directed Mr C to its privacy policy for details about how it processed personal data. Great Lakes also gave Mr C the option of posting the information it required.

Those alternatives weren't acceptable to Mr C and I appreciate why he may not want to send the documents by post. But I think Great Lakes' suggestion about how he could email the documents, password protected to a named person, was a reasonable alternative in the circumstances.

I don't think there is evidence to support Mr C's suggestion that Great Lakes was putting obstacles in the way to discourage consumers making a claim. When it knew he couldn't submit his claim through the portal it set up a claim for him and gave a reasonable suggestion about how he could submit the evidence it needed.

There's no basis for me to say that Great Lakes needs to refund the insurance premium to Mr C and Mr E. It's provided travel insurance cover for the period of the policy. If Mr C wants to continue his claim he can provide the documents as Great Lakes suggested.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mr E to accept or reject my decision before 9 December 2025.

Nicola Sisk

**Ombudsman**