

The complaint

Mr B and Miss Z are unhappy with the assistance they received from AXIS Specialty Europe SE when they tried to claim on their travel insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my 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.

The relevant rules and industry guidelines say that AXIS has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

AXIS accepted our investigator's recommendation to pay £200. In doing so, they accept that Miss Z didn't receive the level of service that she ought to when she contacted them for emergency assistance. They've also said they've made changes to their processes following her experience.

I think a total of £200 compensation is fair and reasonable. I say that because:

- Miss Z had an accident and received medical treatment. She understandably wanted support and help from her insurer during this time. She didn't receive that as she was unable to speak to someone before she returned home.
- This meant she was unable to speak to her insurer about a potential upgrade on her flight home. This had an impact because she decided to return home as planned in a standard seat, which was less comfortable than a business class seat due to her injuries. She was understandably disappointed that she wasn't able to speak to her insurer to discuss whether this was an option.
- I think £200 fairly reflects the impact of the poor service received. The impact was more than minimal and it's clear it caused Miss Z to experience distress and inconvenience during the time she was abroad and wanted support to return home comfortably.
- Miss Z didn't upgrade and so she didn't experience a financial loss as a result of what went wrong. So, I don't think it's fair and reasonable to direct AXIS to pay the cost of the upgrade she may have been entitled to. I think compensation of £200 more fairly reflects the inconvenience caused by not being able to speak to her insurer about the potential upgrade.

Putting things right

Axis needs to put things right by paying Miss Z a total of £200 compensation.

My final decision

I'm upholding this complaint and direct AXIS Specialty Europe SE to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Miss Z to accept or reject my decision before 29 December 2025.

Anna Wilshaw
Ombudsman