

The complaint

Mrs S has complained that, as a result of the processes applied by Aviva Insurance Limited, she couldn't extend her travel insurance policy during a long trip. And she says the cost of a policy extension was unfair.

What happened

Mrs S booked a 60 day overseas trip for the start of 2025. As part of her packaged bank account, she has travel insurance with Aviva, which provides 31 days' cover as standard, but allows customers to upgrade this if they need to.

A couple of months before the start of her trip, Mrs S contacted Aviva for a quote to upgrade the cover. Aviva provided this, but Mrs S didn't proceed. In early January 2025, she contacted Aviva online again for a fresh quote. Mrs S challenged the cost she was quoted, as she felt it was very high. Aviva confirmed the quote was correct. Mrs S again didn't proceed to buy the upgrade.

Three weeks into her trip, Mrs S emailed Aviva to enquire again about an upgrade. Aviva confirmed this was possible but, because her trip had started, Mrs S would need to call them so they could double check some details. It appears Mrs S didn't get that reply, as she sent a second email to Aviva about a week later. Aviva again told her she'd need to call and that she may not be able to upgrade if she was more than 31 days into her trip. Mrs S replied that she had no phone signal in the area she was in and probably wouldn't have one until she returned home.

Mrs S complained that she couldn't upgrade her cover during her trip. She also complained about the cost she'd been quoted before she went away. And she said she couldn't get cover elsewhere because she had this policy.

Aviva didn't uphold the complaint. They said that both they and Mrs S's bank had sent her documents which stated that, to ensure she was fully covered, she should upgrade at the time of booking. They said their online system is designed for customers to do this, not to add cover during a trip – which is why they dealt with those requests over the phone.

Mrs S wasn't satisfied with Aviva's response and brought her complaint to the Financial Ombudsman Service. Our investigator reviewed the information provided by both parties and concluded Aviva didn't need to do anything more to resolve it. She explained we can't tell businesses how to price their products. But she was satisfied that Aviva had calculated the price they'd quoted Mrs S as they would for any customer making a request – so she said that was fair.

She noted Mrs S's policy did include a statement within the terms which says:

"To ensure you are fully covered, you should consider buying your upgrade at the point of booking the trip."

And she thought it was reasonable for Aviva to require mid-trip upgrades to be dealt with over the phone, so Aviva could make a proper assessment of the request.

In terms of Mrs S taking out alternative cover, she couldn't comment on what other insurers had told her about this. But she noted Aviva's policy didn't prohibit this, although it warns:

"If you have other insurance policies which provide the same cover, you should consider whether you are paying for duplicate cover."

"If, at the time of an incident which results in a claim under this policy, there is any other insurance or other source covering the same loss, damage, expense or liability, we are entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share."

Mrs S didn't agree with the investigator's view. So I've been asked to make a final 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.

Having done that, I'm not upholding Mrs S's complaint. I'll explain why.

I've noted Mrs S's comments that she'd like packaged bank accounts investigated to stop others having the same difficulties she had and for us to look at Aviva's processes. But, as our investigator explained, that's not the role of our service. It's for customers to consider whether a financial product is suitable for their needs. What I can look at is whether Aviva acted fairly and reasonably in how they dealt with Mrs S.

I agree with our investigator that it's for Aviva – not our service – to set the price for an upgrade. I'm satisfied they calculated that as they would for any customer making the same request. So, while I accept Mrs S thinks the cost was high, I can't say that's because Aviva treated her unfairly.

In relation to the process of upgrading her policy, I don't think it's unreasonable for Aviva only to do this over the phone once the trip has started. The policy makes clear it's best to do this before a trip starts. And Mrs S was clearly aware her cover wasn't adequate for her trip, because she contacted Aviva twice for quotes before it started.

And I understand that Aviva's underwriters would want to make sure that Mrs S met the criteria for a mid-trip upgrade before agreeing it. While I appreciate Mrs S didn't have any phone signal where she was staying, I can't hold Aviva responsible for that. Nor can I say that makes it unfair for Aviva to deal only mid-trip upgrades by phone, when there were other options Mrs S could have used before her trip started.

Finally, I agree with our investigator that I can't make a finding on Mrs S's complaint that she couldn't get alternative cover from other insurers. It's not clear what cover she was looking for. But I don't think that matters, because nothing in Aviva's policy prevents her from buying other cover – as the section I've quoted above makes clear. And so I don't think they need to do any more to resolve Mrs S's complaint.

My final decision

For the reasons I've explained, I'm not upholding Mrs S's complaint about Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 2 January 2026.

Helen Stacey
Ombudsman