

## **The complaint**

Mr K is unhappy that Great Lakes Insurance UK Limited unfairly declined his travel insurance claim.

References to Great Lakes include its agents.

## **What happened**

In October 2024, Mr K was due to fly abroad using three connecting flights. One of his connecting flights was delayed for “technical reasons”, and as a result he missed the final leg of his journey. He then had to book a hotel and another flight.

Mr K claimed on his Great Lakes travel insurance policy. His claim was declined. Great Lakes said his policy only covers missed departure where the delay is caused by specific listed events – such as strike or industrial action, adverse weather, mechanical failure, or being involved in an accident. It said “technical reasons” wasn’t one of the listed events.

Mr K complained. He said he’d provided a letter from the airline confirming the delay was due to “technical reasons”. He also recalled that there had been a problem with the aircraft’s navigation system but said he didn’t think the airline would put that in writing.

Great Lakes maintained the claim had been declined correctly. It said mechanical failure would include technical issues with the aircraft but it needed written confirmation from the airline to verify this.

Mr K brought his complaint to our Service. He said Great Lakes had accepted a technical issue with the aircraft is a mechanical failure, and he didn’t think it had properly considered the letter he’d provided.

Our Investigator didn’t uphold the complaint. She thought Great Lakes had applied the policy wording fairly. Mr K didn’t agree with our investigator’s view, so the complaint has come 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, I’ve decided not to uphold the complaint for broadly the same reasons as our Investigator.

I know this will be disappointing for Mr K and I’m sorry to bring him unwelcome news. I’ve explained my reasons below, focusing on the points and evidence I consider material to my decision.

Mr K’s policy provides cover for missed departure where his scheduled public transport fails to get him to his final departure point on time, but only if the delay is caused by one of the following events:

“...Strike or Industrial Action, adverse weather conditions (but not those defined as a Catastrophe), mechanical failure or Your direct involvement in an accident”.

So, the key question is whether Mr K has shown that the delay to his connecting flight was caused by mechanical failure, as this is the only relevant event that would give rise to cover.

I've reviewed the letter Mr K provided from the airline. It simply says the flight was delayed due to “technical reasons”. It doesn't explain what those reasons were, how they affected the aircraft, or whether they were mechanical in nature.

Mr K recalls being told that there was a fault with the plane's navigation system. I don't doubt his recollection. But to meet the policy terms, Great Lakes needed written confirmation from the airline that the delay was caused by a mechanical failure.

I say this because “technical reasons” is a broad term. It can include issues that aren't mechanical failures – for example, problems with scheduling, crew, airport systems or other non-mechanical issues. Because the airline's letter doesn't specify what the technical reasons were, it doesn't show the delay was caused by a mechanical failure. Without written confirmation of the cause, I think Great Lakes acted reasonably in concluding that the policy requirements had not been met.

Mr K believes that Great Lakes didn't properly consider the letter he provided and didn't clarify what evidence he needed. I think Great Lakes did consider the letter. Its decision turned on the fact that the letter didn't confirm a mechanical failure, only “technical reasons”. I also think Great Lakes' final response highlighted the crux of the issue – that technical reasons might be covered, but this needed to be confirmed by the airline.

Having considered everything, I'm satisfied Great Lakes assessed the claim fairly in line with Mr K's policy terms. Its decision relied on the airline's written explanation and, based on what was provided, it didn't have confirmation that a mechanical failure had caused the missed departure. So, I don't require Great Lakes to do anything further.

### **My final decision**

I don't uphold Mr K's complaint about Great Lakes Insurance UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 December 2025.

Chris Woolaway

**Ombudsman**