

The complaint

Mr H complains about the way Inter Partner Assistance SA (IPA) settled a claim he made on a travel insurance policy.

What happened

Mr H held a single trip travel insurance policy to provide him with cover for a planned international trip. He travelled abroad on 1 September 2024 and was due to return on 8 September 2024.

Unfortunately, while Mr H was away, he became unwell. So he returned to the UK early on 4 September 2024. Once he'd returned to the UK, he made a claim for the costs of cutting short his trip.

IPA accepted Mr H's claim. It paid for the costs of his new return flight, less the policy excess. But Mr H didn't provide any evidence that he had incurred any unused accommodation costs. And IPA said the policy excluded the cost of the original, unused return flight because it had covered the cost of the new flight. So, it didn't think anything more was due.

Mr H was unhappy with the settlement he'd been paid. These because he said IPA had told him he'd be paid significantly more for the claim.

IPA agreed it hadn't managed Mr H's expectations as well as it could have done. And it acknowledged there'd been some delay in settling the claim. Therefore, it paid Mr H £100 compensation.

Mr H remained unhappy with IPA's position and he asked us to look into his complaint.

Our investigators didn't think Mr H's complaint should be upheld. The first investigator felt IPA had settled the claim fairly. And both investigators listened to the call recordings and didn't think IPA had given Mr H a specific claim settlement amount he could expect to be paid. They were satisfied IPA had paid Mr H fair compensation for the service issues it had identified.

Mr H disagreed. He said he'd never asked for his original return flight to be covered. He referred to a call recording he'd sent us, but this wasn't received by this service. We let Mr H know that the call he'd referred to hadn't been received, however, we haven't been sent a further copy of it.

The complaint's been 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.

Having done so, whilst I'm sorry to disappoint Mr H, I don't think IPA has treated him unfairly and I'll explain why.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. I've taken those rules into account, amongst other relevant considerations, such as regulatory principles, the policy terms and the available evidence, to decide whether I think IPA treated Mr H fairly.

Our investigator considered whether Mr H's claim had been fairly settled, in line with the policy terms. Mr H indicated that he hadn't claimed for his original return flight, so it seems he isn't disputing the settlement he received. Therefore, I don't think I need to make a detailed finding on this point.

For completeness though, it doesn't seem that Mr H had paid for any accommodation which he didn't use. And I think the contract terms make it clear that IPA won't pay for a policyholder's original unused flight if it's covered the cost of a new return flight. So - based on the evidence IPA seems to have had - I think that by paying the costs of Mr H's new return flight, less the excess, it has fairly settled the claim.

In my view, Mr H's main complaint seems to centre on the information he says he was given by IPA's claims team. He maintains that he was told he'd be paid significantly more than he received.

I've listened carefully to the calls IPA has provided, which took place on 10 and 13 September 2024. During the calls, while IPA's call handlers discussed the evidence Mr H would need to claim and the potential costs he could claim for, they didn't indicate a likely settlement figure.

Mr H says that there was a call where he was told he'd get a higher settlement figure. He's sent us a screenshot showing he sent us a wav file on 8 September 2024. But that call wasn't received, as we've explained to Mr H. As I've said, it doesn't appear that he's sent us a further copy of the call.

However, even if Mr H was told that the settlement figure would be significantly higher, that doesn't mean I think IPA needs to pay anything more in settlement of his claim. That's because Mr H had already returned home by the time he spoke to IPA and he'd already incurred the costs of returning early. So I don't think Mr H relied on any information he might have been given to decide whether or not to cut short his trip. And therefore, I don't find I could reasonably conclude that Mr H suffered any financial losses as a result of any misinformation he might have been given by IPA. I'd add too that IPA isn't bound to make any potential misrepresentation true.

IPA accepts it didn't manage Mr H's expectations as well as it could have done and that there were some delays in the handling of his claim. So it's paid Mr H £100 compensation for the trouble and upset this caused him. In my view, this is a fair, reasonable and proportionate award to reflect the likely impact of any service failings and mismanaged expectations on Mr H.

Overall, I think IPA has settled Mr H's claim fairly and I think it's already paid him fair compensation. So I'm not directing it to pay him anything more.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 19 December 2025.

Lisa Barham
Ombudsman