

## **The complaint**

Ms Y has complained about AWP P&C S.A.'s request for an interview as part of its assessment of a claim she made on a travel insurance policy.

## **What happened**

Ms Y made a claim for medical expenses and lost baggage as a result of an incident when she was on a trip abroad.

AWP says it cannot progress the claim until Ms Y undertakes an interview so that it can better understand the circumstances.

Our investigator thought that AWP had acted reasonably and in line with the policy terms and conditions. Ms Y disagrees and so the complaint has been passed to me for a 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.

I've carefully considered the obligations placed on AWP by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for AWP to handle claims promptly and fairly, and to not unreasonably decline a claim.

Under the policy terms, a policyholder must give AWP all the information and documentation it asks for, throughout the claims process. I'm satisfied that this includes taking part in an interview if it deems that to be necessary.

The information provided by Ms Y so far has not been sufficient to verify the claim. AWP needs to clarify certain issues and has therefore asked for an interview with her. This is not a particularly unusual request in the circumstances.

Ms Y says she suffers from a health condition that includes memory decline which might impact negatively on any interview. However, she hasn't provided any medical evidence to confirm that.

She's raised other objections, such as the request for an interview being made long after she made the claim, that the request was made verbally, that she hasn't been given the full details of the interviewer and that she believes the interviewing company's name has been fabricated. These are not serious issues and her raising of them, seemingly to avoid being interviewed, will only add to AWP's concerns about the case.

I can appreciate Ms Y might be slightly apprehensive about being interviewed. But she needs to agree to it if she wishes to progress the claim. If she just gives an honest account of what happened, she has nothing to worry about.

Based on the available evidence, I'm satisfied that AWP's position that the claim cannot process without an interview is reasonable. It follows that I do not uphold the complaint.

**My final decision**

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Y to accept or reject my decision before 12 January 2026.

Carole Clark  
**Ombudsman**