

The complaint

Mr G and Mr GY have complained that Aviva Insurance Limited unfairly declined Mr G's travel insurance claim after he was denied boarding at the airport.

While Mr G and Mr GY have a joint policy, only Mr G was travelling on the occasion giving rise to the complaint – so my decision only refers to him.

What happened

Towards the end of 2024, Mr G booked flights a few days before his departure dates. He received a booking confirmation with the relevant details and his credit card was charged with the cost.

On the day of his departure, Mr G went to the airport to check in. But he wasn't able to check in and travel because he found out the airline had voided his booking. The airline told him they couldn't rebook him. So Mr G made alternative arrangements at his own cost.

When he returned from his trip, Mr G submitted a claim to Aviva for the additional costs he said he'd incurred. Aviva declined the claim, because they said they'd made enquiries with the airline who had told them that his ticket was voided a few minutes after he bought it and no funds were taken. Aviva said this meant Mr G hadn't provided accurate information about the circumstances of his claim, because he would have known he didn't have a valid booking when he went to the airport.

Mr G complained to Aviva about their decision and about how long it had taken them to reach it. Aviva didn't change their position and said Mr G wouldn't have been covered for what he was claiming as he didn't have a valid flight booking when he went to the airport. And they said the claim had taken the time it had because they needed to get information from the airline, who had not replied promptly to give them what they needed.

Mr G didn't accept Aviva's outcome and brought his complaint to the Financial Ombudsman Service. Our investigator reviewed the information provided by both parties and concluded Aviva didn't need to do any more to resolve it. He said that, for a claim to be made, there had to be a valid booking – and the evidence showed that wasn't the case here. So it was reasonable for Aviva to have declined the claim. And, while he acknowledged the claim had taken some time, he said it had been reasonable for Aviva to ask for the information they had from the airline.

Mr G didn't agree with the investigator's view and maintains he had a valid booking which was only cancelled when he arrived at the airport. So the matter's been passed to me 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 this complaint. I'll explain why.

I can only say a business should do something more to resolve a complaint if I'm satisfied they haven't dealt fairly and reasonably with a customer. In insurance matters, we decide that by considering the policy terms and how they've been applied.

Mr G's insurance policy provides cover for his travel arrangements in the particular circumstances set out in its terms. In this case, before I can think about that, I have to decide whether any travel arrangements existed because – if there were none – nothing existed for which cover could be provided.

There's no dispute that Mr G made a booking which was subsequently voided by the airline. The key issue is whether that occurred before he went to the airport, or only when he tried to check in. Mr G is adamant he had a valid booking and has supplied a copy of an email he received from the airline which reads:

"Mr G did show up for the flight at the airport, but due to a system issue, the ticket had to be voided by us."

Aviva say the airline told them the ticket was cancelled just minutes after it was purchased. A printout of the transaction provided by Mr G shows his credit card transaction was reversed on the same day. But he says he didn't know that had happened because transactions don't always appear immediately on a statement. I've thought carefully about this.

I'm satisfied from the transaction record that Mr G's payment was cancelled on the day he booked the flight. I think it's reasonable to say he had no valid booking from that point on. I accept the email quoted above confirms the airline voided the ticket. But it doesn't say that was only done when Mr G arrived.

In his response to our investigator's view, Mr G provided a second email he received from the airline, which included the following:

*"Our records show that your ticket was flagged ... and it was necessary for you to go to the airport within a time frame **before the departure date** to present a new form of payment. As we did not receive this information, the team voided the ticket."*

This confirms for me that Mr G would only have had a valid ticket when he went to check in if he'd done as the airline required. He didn't. So I'm satisfied there was no valid booking in respect of which a claim could be made.

I appreciate Mr G says he didn't know about any issue with his ticket before he arrived to check in. It was the airline who imposed the extra requirement to pay at the airport for the booking to be valid. So, if he incurred additional costs because he'd not been told what he needed to do to secure his reservation, that's a matter he'd need to raise with the airline.

But that doesn't change the fact he didn't have a valid booking which was covered by the policy. And so I don't think Aviva's decision to decline the claim was unfair.

In respect of the complaint of delay, I'm satisfied the information Aviva wanted from the airline was central to their claim decision. I appreciate that made the process longer than it might otherwise have been. But I don't think that was Aviva's fault. And so I don't think they need to do any more to resolve this complaint.

My final decision

For the reasons I've explained, I'm not upholding Mr G's and Mr GY's complaint about Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Mr GY to accept or reject my decision before 14 January 2026.

Helen Stacey
Ombudsman