

The complaint

Mrs B and Mr B have complained about the service received from Astrenska Insurance Limited trading as Collinson Insurance under their travel insurance policy.

What happened

The background to this dispute is well known to the parties so I won't repeat the details in full. In summary Mrs B and Mr B travelled abroad, and Mrs B unfortunately fell ill. She was prescribed medication by Air Doctor, but three local chemists wouldn't or couldn't issue to the medication. Mr B tried to call Astrenska's 24-hour assistance line but was unable to get through.

Our investigator explained that this Service couldn't consider the complaint about Air Doctor. But they did look at the service provided. They felt that the £50 Astrenska offered was fair.

Mr B appealed. He said he didn't agree £50 was a fair way to put things right but said he would accept £250. As Astrenska didn't think any increase in compensation was warranted the complaint has been passed to me to determine.

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'd like to reassure Mrs B and Mr B that whilst I've summarised the background to this complaint, I've carefully considered all the submissions the parties have made. In this decision though I've focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts.

Having considered everything before me, I agree with the conclusion reached by the investigator for the following reasons:

- Astrenska paid for Mrs B's appointment with the doctor abroad, who in turn prescribed medication. But service provided by Air Doctor is independent of Astrenska and therefore not an organisation for which Astrenska is responsible. In this decision I am considering only the acts (or omissions) of Astrenska.
- I note that Mr B believes that Air Doctor was misrepresented at the point of sale – however I'm not considering the sale of the policy here as the policy was sold by a business separate to Astrenska.
- Mr B provided Astrenska with screen shot of calls he made to the emergency line. It isn't clear why he wasn't able to get through. Astrenska has checked but confirmed that there weren't any reported issues in the relevant period. Nevertheless, it has recognised that Mrs B and Mr B were inconvenienced and offered compensation.

- The regulatory rules provide that Astrenska must ensure that retail customers can use their product as reasonably anticipated. I am not able to reach any conclusion as to the reason Mr B's calls just rang off and weren't answered. But as Mrs B did get her prescribed anti-biotics within a relatively short time frame, I don't find that she was unduly prejudiced, and I find the compensation offered as a gesture of good will is fair.
- I can see how disappointing it was for Mrs B and Mr B to have to visit several chemists when Mrs B wasn't feeling well. I understand they felt distressed, anxious and abandoned. But I don't find that was the fault of Astrenska. And I'm not persuaded that Mrs B would have got the medication any more quickly had Mr B got through to the assistance line.
- In all the circumstances I find that the offer of £50 compensation is fair and reasonable and I don't require Astrenska to make any greater payment.

My final decision

Astrenska Insurance Limited trading as Collinson Insurance has made an offer to pay £50 to settle this complaint and I find this offer is fair in all the circumstances.

So my final decision is that Astrenska pay Mrs B and Mr B £50 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 3 February 2026.

Lindsey Woloski
Ombudsman