

The complaint

Mr G complains Chubb European Group SE (Chubb) hasn't reimbursed medical expenses he incurred whilst abroad under his travel insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mr G holds a credit card, and as a card holder he receives travel inconvenience and travel accident insurance. This cover is provided by Chubb.

In July 2025, whilst abroad, Mr G's son was unfortunately involved in an accident and broke his arm. On 21 July 2025 Mr G spoke with Chubb who incorrectly told him his policy provided him with medical assistance cover. Later that morning Mr G spoke with Chubb again and it advised it had made an error and there was no cover for medical assistance under his policy.

Mr G said at this stage he had already taken his son to a private hospital and treatment had begun which he was now required to pay for. He raised a complaint with Chubb about the misinformation it had provided him.

Chubb issued Mr G with a final response to his complaint. It said it wouldn't agree to reimburse any costs Mr G incurred prior to contacting Chubb, nor any expenses incurred after 21 July 2025, as by this point Mr G had been told he didn't hold cover. It agreed to reimburse a total of €742.65 for expenses Mr G had incurred on 21 July 2025. Mr G referred his complaint to this Service.

Our Investigator looked into things. He said he thought Chubb's offer was reasonable in the circumstances. Mr G didn't agree with our Investigator. He provided a detailed response but in summary he said:

- Had he been made aware he didn't have cover, he would have attended a public hospital.
- By the point Chubb had corrected its error, his son was already at the private clinic, had been triaged and had tests carried out. Leaving the clinic at this stage wouldn't have been practically feasible or safe.

As an agreement couldn't be reached the complaint has 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.

I want to acknowledge I've summarised Mr G's complaint in less detail than he's presented

it. I've not commented on every point he has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr G and Chubb I've read and considered everything that's been provided.

Chubb has acknowledged it incorrectly told Mr G his policy provided cover for medical assistance before correcting this error. It has offered to reimburse Mr G the medical expenses he incurred on 21 July 2025. So, I've considered whether this is reasonable in the circumstances.

I've reviewed the terms of Mr G's policy and I'm satisfied there is no cover for medical expenses incurred whilst abroad. So, I think it's reasonable Chubb hasn't agreed to reimburse any costs Mr G incurred prior to contacting it. These expenses weren't incurred due to misinformation by Chubb, nor are they covered under the terms of the policy.

Following Mr G being told by Chubb his policy provided cover for medical assistance, he took his son to a private hospital for treatment. I'm satisfied Mr G's decision to do so was due to the misinformation Chubb provided him. On balance, I think if he had been told his policy didn't provide cover for any medical expenses, he would have taken his son to a public facility for treatment.

Mr G has said at the point Chubb corrected its error, his son had already been triaged and had some tests carried out. As I think these costs were incurred due to the misinformation provided by Chubb, I think it's reasonable it has offered to reimburse Mr G these costs, alongside the further costs he incurred on 21 July 2025 after Chubb corrected its error.

Mr G has said Chubb should also reimburse him for the medical expenses he incurred beyond 21 July 2025, including costs for an operation which took place on 23 July 2025. He said his son had already been triaged and so to leave the private clinic wouldn't have been practically feasible or safe.

Whilst I acknowledge what Mr G has said, I'm not persuaded it would be reasonable to require Chubb reimburse Mr G the further costs he incurred beyond 21 July 2025. I accept it would have been distressing for Mr G to have to move his son to another facility for treatment, however, I'm not persuaded this wasn't a possibility. I've not seen medical evidence which suggests moving Mr G's son to another facility was medically unsafe. And I'm satisfied by 21 July 2025 Mr G was aware he would be liable for treatment costs incurred at the private hospital but decided to proceed. Whilst this ultimately a decision Mr G was entitled to make, I don't think this means Chubb are liable to reimburse him for these costs.

Overall, I think Chubb's offer to reimburse Mr G €742.65 toward the medical expenses he has incurred is reasonable in all of the circumstances. I think this fairly takes into consideration the costs Mr G unnecessarily incurred due to Chubb's error and the unnecessary distress he was caused when he learnt his policy didn't provide cover for medical expenses.

My final decision

Chubb European Group SE has offered to pay Mr G €742.65 as a resolution to his complaint. And I think this is reasonable in all of the circumstances.

So, my decision is that Chubb European Group SE should pay Mr G €742.65.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 2 March 2026.

Andrew Clarke
Ombudsman