

## The complaint

Mr and Mrs J have complained about the way Chubb European Group SE handled a claim they made on a travel insurance policy attached to a credit card account.

As it is Mr J leading on the complaint, for ease, I will mostly just be referring to him in this decision.

## What happened

Mrs J had an accident abroad in March 2025 that required medical treatment. Mr J then contacted Chubb to make a claim for the costs incurred. Whilst Chubb initially accepted the claim, and the online portal showed the claim as accepted and resolved, it subsequently said that it wasn't responsible for the claim and directed Mr J to the correct underwriter.

In response to the complaint, it maintained that it wasn't responsible for the claim. However, it accepted that the wording on its portal was confusing and would have led Mr J to believe that the claim was being dealt with. Therefore, it upheld that part of the complaint and sent him a hamper as a gesture of goodwill.

Our investigator thought that Chubb had acted reasonably in the way that it responded to the complaint. So, she didn't recommend that it should do anything more.

Mr J disagrees with the investigator's opinion 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 Chubb by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for Chubb to handle claims promptly and fairly, and to not unreasonably decline a claim.

Looking at the insurance certificate, it states:

*'DISCLAIMER ON CLAIMS OCCURED BEFORE 1 JANUARY 2025*

*Any incidents giving rise to a claim that occur before 1 January 2025 will be managed by the previous insurer. Any incidents giving rise to a claim that occur after 1 January 2025 will be managed through (current insurer).'*

As Mrs J's accident occurred in March 2025, it is clear that the claim needs to go to the current insurer, who isn't Chubb.

Mr J made the claim online via the portal on 19 March 2025. Ideally, he'd have been told straight away that he was incorrectly making the claim to Chubb and that he needed to

contact the relevant insurer. Unfortunately, he didn't provide a policy number, which meant that Chubb couldn't immediately identify that it wasn't the responsible party, and so it merely provided an acknowledgement of receiving the claim. Mr J was then able to upload further supporting documents.

On 28 March 2025, Chubb contacted Mr J to ask for the policy number, and so the case then moved to its claims team. The claims department sent Mr J an email on 2 April 2025 informing him that he needed to refer his claim to the current insurer. Mr J says he didn't receive this email. He says it was only after making a complaint to his credit card lender on 7 April 2025 that Chubb sent him this information.

Firstly, I can see that Chubb only hold the one, correct, email address for Mr J. It's therefore difficult to understand why he should receive some emails and not others. However, whatever the reason, I can't hold Chubb responsible for Mr J not receiving emails that have been correctly sent.

Secondly, I've listened to a recording of a call that Mr J had with Chubb on 4 April 2025. The adviser explains that it doesn't deal with that credit card lender's travel policies and so he has contacted the wrong team, and that it would be for the current insurer to deal with it. So, based on the evidence, it seems that Mr J knew by 4 April 2025 that Chubb would not be dealing with his claim.

It is the case that when Mr J checked the online portal, it was showing as 'approved' and 'resolved'. This would clearly have led him to believe that the claim was being dealt with. As I understand it, the claim had been closed and the term 'resolved' is applied to all closed cases, regardless of the outcome. Chubb has acknowledged the confusion caused by this. In its final response letter (FRL) dated 23 May 2025, it apologised and said that it was sending him a hamper as a gesture of goodwill.

In December 2025, in response to our investigator's assessment, Mr J said he didn't receive the FRL (which had again been emailed to the correct address), and so the hamper just arrived out of the blue. He therefore asked our investigator to send him a copy as he'd never seen it and had no record of it. However, he had certainly seen the FRL by 18 October 2025 at the latest, because he forwarded a copy of it to this service on that date, alongside the most recent correspondence he'd received from Chubb (which had included the FRL as an attachment).

Overall, based on the available evidence, I can see that there was an initial mistake in that Mr J was able to log his claim with Chubb and was under the impression it was being dealt with and ultimately accepted. However, the mistake was fairly short-lived. The error was corrected on 2 April 2025, when Chubb emailed him to explain that he needed to contact the current insurer. Even if he didn't see that email, and didn't fully appreciate what he was being told over the phone on 4 April 2025, he definitely understood the situation by 7 April 2025.

Whilst appreciating that Mr J wasn't impressed with the contents of the hamper, on balance, I'm satisfied that Chubb's apology and sending of the hamper was a reasonable response, in the circumstances, for the errors that occurred. It follows that I do not uphold the complaint.

I'm satisfied that Chubb is not responsible for dealing with the claim. As far as I'm aware, Mr J hasn't yet made a claim to the current insurer. He's been given information on how to do so, so it's a matter for him whether he decides to proceed with that now.

**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 Mr J and Mrs J to accept or reject my decision before 9 March 2026.

Carole Clark  
**Ombudsman**