

The complaint

Mr V is unhappy with the service he received from Starr International (Europe) Limited when his wife very sadly died abroad.

What happened

Mr V and his late wife (Mrs V) were on holiday with their family. Mrs V died unexpectedly and Mr V contacted Starr for assistance. He's unhappy with the service he received, which he feels lacked empathy.

Starr acknowledged Mr V hadn't received a good service, particularly during a phone call which they said could have been handled better. They also acknowledged there were delays in handling the claim. They offered a total of £150 compensation for the distress and inconvenience caused. Mr V complained to the Financial Ombudsman Service.

Our investigator looked into what happened. She agreed the claim hadn't been handled appropriately at times. However, she thought the compensation offered was fair and reasonable. So, she didn't think Starr needed to do anything further to put things right.

Mr V asked an ombudsman to review the complaint. He highlighted the lack of assistance provided and said that he wanted other families to avoid a similar experience. So, the complaint was passed to me to make 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'm very sorry to read of the circumstances which led to this claim. I'd like to offer my condolences to Mr V and his family. I'm sure that it was a very difficult time, particularly as Mrs V's death was so unexpected. I have a lot of empathy with the circumstances Mr V has described.

Whilst Mrs V was named on the policy I'm considering a complaint about Mr V's experience and the customer service he received when dealing with the claim. I'm not considering a complaint on behalf of the estate of Mrs V.

The relevant rules and industry guidelines say that Starr has a responsibility to handle claims promptly and fairly.

I am satisfied there were some avoidable delays during the claims process. Starr accepts that their staff didn't handle the claim with sufficient empathy and understanding. However, overall, I think that the offer of £150 compensation is fair and reasonable. I say that because:

- I can see that Starr did a detailed review of the calls. They've highlighted where the call handler had not provided a good level of service when dealing with Mr S. That

has been fed back to the call handler and, based on the available evidence, I'm satisfied that feedback will address some of Mr V's concerns about other families not facing a similar experience in the future.

- I think it was reasonable for Starr to obtain some further information about Mrs V's medical history before accepting the claim. That's standard industry practice and an insurer is entitled to check that information before agreeing cover.
- Understandably, as Mr V wanted to repatriate his late wife, he made the arrangements and claimed on the policy. I understand those costs have now been settled with Mr V. That's what I'd expect Starr to do where cover hasn't been validated and the family wishes to proceed with the repatriation.
- I hope it reassures Mr V to know that I'd expect Starr to apply any learnings from this experience to future cases. The Financial Ombudsman Service is not the regulator but we would expect any failings that have been identified to be addressed. Bearing in mind what I've said above about the feedback given to those involved in handling the claim, I think Starr has already taken steps to address this.
- Mr S was also unhappy with how the complaints he made were handled. However, that's not a regulated activity and so I can't award further compensation in the circumstances of this case for these additional issues. I also can't award compensation to Mr V's wider family as they were not named on the insurance policy and therefore aren't eligible to make a complaint to the Financial Ombudsman Service.

My final decision

Starr International (Europe) Limited has already made an offer to pay £150 to Mr V to settle the complaint and I think that's fair in all the circumstances.

My final decision is that Starr International (Europe) Limited should pay £150 to Mr V if it hasn't already done so.

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

Anna Wilshaw
Ombudsman