

The complaint

Mr K is unhappy that Chubb European Group SE declined a claim made under the travel insurance policy he benefited from ('the policy').

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll focus on giving the reasons for my 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.

Chubb has a regulatory obligation to handle insurance claims fairly and promptly. And not to unreasonably decline a claim.

I empathise with Mr K's situation. He ended up missing his flight through no fault of his own. However, for the reasons set out below, I'm satisfied Chubb fairly and reasonably declined his claim.

Mr K says he missed his outbound flight due to problems at the train station. The departure boards at the train station showed his train as being delayed by 20 to 25 minutes. However, this was incorrect and he says his train departed one minute earlier than originally scheduled. He missed his train. This had a knock-on effect meaning that he missed his flight.

Subject to the remaining terms of the policy, there is cover "if your transport is delayed or you miss your departure".

Under the "if you miss your departure" section, there's cover if:

- Your public transport doesn't arrive on time, or
- If your car or taxi breaks down or is involved in an accident.

I'm satisfied that Chubb has fairly concluded that Mr K didn't miss his departure for any of the stipulated insured reasons.

There's no evidence that the public transport didn't arrive on time. There was an error with the departure boards at the train station, providing incorrect information, which meant Mr K missed his intended train to then get to the airport to board his flight.

I'm not persuaded that Chubb has interpreted the phrase 'your public transport doesn't arrive on time' too narrowly or that it would be fair and reasonable to interpret this phrase to include the circumstances which led to Mr K missing his departure in this case.

I've also considered other sections of the policy terms, and I'm satisfied that there isn't cover for the circumstances which led to Mr K missing his flight.

I know Mr K will be disappointed. However, travel insurance isn't designed to cover every eventuality. I hope it assures him to know that his complaint has been impartially considered by someone independent of the parties.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 May 2026.

David Curtis-Johnson
Ombudsman