

## **The complaint**

Mr L has complained that Great Lakes Insurance UK Limited incorrectly recorded his age when he took out an annual travel insurance policy, thereby potentially invalidating the cover.

## **What happened**

Mr L purchased the policy online on 16 June 2024. During the online sales journey he was asked to input his date of birth, which he did correctly. He chose to defer the start date of the policy until 13 July 2024. The policy documents then showed his age as 51. However, he'd had a birthday between buying the policy and the start date, meaning that his date should have been showing as 52.

Mr L rang Great Lakes on 17 June 2025 to discuss a different matter relating to renewal. It was at this point that he was alerted to his age being set up incorrectly. Mr L then complained and felt that he should be given a refund of premiums due to the policy being invalid.

In response to the complaint, Great Lakes highlighted that it had amended the policy on 17 June 2025, waiving any administration fees. It said he had benefitted from a lower premium than he should have been charged, due to his age being recorded as a year younger than he was. As he'd had a cheaper policy that had remained valid, no refund of premiums was due. However, it acknowledged that there was a problem with its website. So, it upheld his complaint and apologised.

I wrote a provisional decision last month in which I explained why I was thinking of upholding the complaint. Both Mr L and Great Lakes agreed with my provisional findings, although Great Lakes queried whether the complaint should be set up against a different business entity.

## **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.

As I explained in my provisional decision, when taking out the policy online, Mr L was not asked what age he would be at the chosen start date of the policy, he was simply asked his date of birth.

Great Lakes has recognised there's a problem with its website in that a discrepancy occurs where an applicant has a birthday between the purchase date and the start date of the policy.

Therefore, the question for me was, what would be an appropriate remedy for the distress and inconvenience caused to Mr L.

My provisional decision was that Great Lakes should pay £50 compensation. Both parties agreed to this resolution. However, Great Lakes questioned whether the complaint should be set up against the business entity responsible for the website.

I'm satisfied that Great Lakes should be responsible for paying the compensation. I say this because, as explained in my provisional decision, there was no actual detriment caused to Mr L as a result of his age being recorded incorrectly. The distress caused to him was largely due to his interactions over the phone with Great Lakes after the event, and how it dealt with his dissatisfaction.

The manager that he spoke to on 17 June 2025, told him that the policy had been invalid, which, for reasons explained in my provisional decision, I don't believe to have been the case. This compounded Mr L's concerns that he'd travelled abroad during the previous year without an active insurance policy.

Great Lakes amended the policy over the phone and said it would waive the amendment fee. But waiving the amendment fee, for an error not of his making, should not have been expressed as if it was being provided as a positive benefit to him.

Similarly, it also said that he had likely been charged a lower premium due to the error with his age. Again, it was inappropriate to express this as if he had ultimately benefitted from the mistake. These things quite rightly annoyed Mr L, who had done absolutely nothing wrong.

I do appreciate that Great Lakes apologised for what happened. However, I don't think it went about it in the right way. And it's these interactions with him that the £50 compensation for distress and inconvenience has been awarded for.

### **My final decision**

My final decision is that I uphold the complaint and require Great Lakes Insurance UK Limited to pay £50 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 6 February 2026.

Carole Clark  
**Ombudsman**