

The complaint

Mrs G and Mr G have complained about the service received from Great Lakes Insurance UK Limited when making a claim under their travel insurance policy.

All references to Great Lakes include its authorised agents.

What happened

The background to this complaint is well known to the parties, so I won't repeat it again in detail here. In summary Mr and Mrs G made a claim under their annual travel insurance policy when Mrs G fractured her foot whilst abroad.

Mr and Mrs G complained that they received no help from Great lakes in being safely returned to the UK and had to make their own arrangements. Great Lakes offered £350 in compensation for the delays in communication. Mr and Mrs G remained unhappy and referred their complaint here.

The investigator agreed that compensation was due but found that the sum offered by Great Lakes was fair. Mr G appealed, they didn't think the compensation offered was sufficient.

As no agreement has been reached the case has been passed to me to determine.

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'd like to reassure Mr and Mrs G that whilst I've summarised the background to this complaint, I've carefully considered all the submissions Mr G has made. In this decision though I've focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. Having considered, amongst other things, the contract terms, regulatory rules and the available evidence I agree with the conclusions reached by the investigator for these reasons:

- Mr G advised Great Lakes that because of her injury Mrs G would need support with upgrading flights and alternative transport on the return to the UK as she couldn't travel by train. These were entirely reasonable requests, but Great Lakes has acknowledged that they weren't actioned in good time.
- I can see that Great Lakes' assistance team did find business class flights for Mr and Mrs G and would arrange wheelchair assistance and taxi at both ends of the journey. It agreed to cover the cost of the hotel extension as the flight was 48 hours later than the original flight. This was a viable option, but by the time Mr and Mrs G saw this

email they had already started their journey home and had checked in, having received no response from Great Lakes. So they decided to continue the journey with the economy flights originally booked. This was understandable.

- Great Lakes acknowledges that the failure to follow through on a commitment is unacceptable and has apologised for the impact this had on Mr and Mrs G's journey home. I have no doubt that Mr and Mrs G were caused upset and inconvenience, felt let down and abandoned. I agree that compensation is due for the poor service they received.
- Great Lakes has offered £350 in compensation. Mr G feels that Great Lakes failed to deliver a service and, in the process, saved themselves thousands of pounds. Against that background he feels the compensation offered should be reviewed. I understand Mr G's sentiment, but it is not for this Service to police or punish financial businesses. In awarding compensation, we look at the impact on the consumers, rather than any saving made by an insurer. I am satisfied that Mr and Mrs G were caused considerable stress and inconvenience. They needed to make arrangements themselves when they should have been able to rely on Great Lakes to do so in a timely fashion. Had Great Lakes acted more promptly, the journey home would have been more comfortable for Mrs G. I find compensation is due but in all the circumstances I find that the offer of £350 is fair.
- I note that the taxi fare from the airport in the UK to the home address has been refunded.

My final decision

Great Lakes Insurance UK Limited has made an offer of compensation of £350 and I find this offer is fair in all the circumstances.

So my final decision is that Great Lakes should pay Mrs G and Mr G a total of £350 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G and Mr G to accept or reject my decision before 1 April 2026.

Lindsey Woloski
Ombudsman