

## **The complaint**

Mr and Mrs M are unhappy that their annual travel insurance policy ('the policy') – arranged and administered by Rock Insurance Services Limited – wasn't initially set up to include worldwide cover (excluding USA, Canada, Caribbean and Mexico), as they were led to believe.

## **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.

I've considered all the points made by Mr and Mrs M (along with all the other evidence). However, I won't respond to each of these. I hope they understand that no discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern the Financial Ombudsman Service allow me to do this as we are an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every point to fulfil my statutory remit.

In considering what's fair and reasonable in all the circumstances of the case, I've taken into account all relevant law and regulations, regulator's rules, guidance and standards, codes of practice and good industry practice at the relevant time.

I know Mr and Mrs M feel strongly that they haven't been treated fairly. But for the reasons set out below, I don't uphold their complaint. I'm not persuaded that Rock acted unfairly when arranging and amending the policy for them.

- The terms of business provided to Mr and Mrs M says: "you will only be provided information by Rock on the travel insurance products offered by [insurer] to allow you to make an informed buying decision. Rock does not provide any advice or recommendations; Rock will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meets your needs".
- From what I've seen, I'm satisfied that the policy was sold through a comparison website. From the screenshots provided, I'm satisfied that Mr and Mrs M were asked 'where are you going?' There then appeared options to tick, including 'the United Kingdom', 'Europe', 'Worldwide (excluding USA, Canada, Caribbean, Mexico)' and 'Worldwide'. Alternatively, Mr and Mrs M were able to click on 'add destination' and list individual countries.
- Mr and Mrs M's insurance certificate states the names of four countries next to the heading 'destination'. So, on the balance of probabilities, I'm satisfied that Mr and

Mrs M added those countries when applying for the policy, rather than selecting a particular region of the world.

- I've reviewed the Insurance Product Information Document ('IPID') which sets out a summary of the key features and exclusions of the policy. I'm satisfied a link to this was provided to Mr and Mrs M as part of the sales process.
- The IPID says (under the heading: 'where am I covered?'): "the countries or areas listed in your policy documents". So, as the destinations were set out on the insurance certificate, I'm satisfied that Mr and Mrs M were made reasonably aware that they were only covered for those listed countries.
- I think that's also supported by Mr M calling Rock during the term of the policy (in April 2025) to say that he needed to add a couple of countries to the policy as he and Mrs M were imminently travelling there.
- I've listened to that call and the follow up calls. I'm satisfied that Rock tried to add those countries to the policy. However, it wasn't able to list more countries, and I've got no reason to doubt that's correct. As a result, Rock's representative said they could change the policy so that the destination covered the region 'worldwide (excluding USA, Canada, Caribbean and Mexico)' rather than individual countries. Looking at the documents, it looks like this was done retrospectively back to the start of the policy and a new policy number was provided.
- Because of this policy change, Mr and Mrs M were asked to pay an additional premium of around £140. Rock has provided evidence that an additional premium was due (because of the increased risk posed to the insurer because of the change). So, I think it acted fairly and reasonably by informing Mr M of this and subsequently collecting the additional premium on behalf of the insurer.
- Mr M was concerned because he already thought the policy covered 'worldwide (excluding USA, Canada, Caribbean and Mexico)'. However, I'm satisfied for reasons already set out above that the policy only covered Mr and Mrs M for the countries individually listed on the insurance certificate. And that this was made reasonably clear during the sales process. Although the countries listed on the insurance certificate were 'worldwide' and not restricted to, for example, Europe, I'm satisfied because they were individually listed, those were the only countries initially covered.
- Rock also said that, alternatively, Mr and Mrs M could take out a single trip travel insurance policy which covered the two countries they wanted to add to the policy – and to keep the policy as it was. I think that was a fair and reasonable suggestion. Ultimately, Mr M went ahead with paying the additional premium to amend the policy.
- Mr and Mrs say that when the policy was due to renew in the summer of 2025, it was on the basis of 'worldwide (excluding USA, Canada, Caribbean and Mexico)'. I'm satisfied that's because the policy was amended to include this region. So, the policy renewal was on that basis rather than the basis on which the policy was originally taken out (to cover travel to four individually named countries).

I appreciate Mr and Mrs M will be disappointed by my decision. I hope it provides some reassurance for them to know that their 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 and Mrs M to accept or reject my decision before 9 April 2026.

David Curtis-Johnson  
**Ombudsman**