

The complaint

Miss M and Mr R complain about Inter Partner Assistance SA's (IPA) settlement of their travel insurance claim and its service. My references to IPA include its agents.

As Mr R has led the claim and complaint I'll refer to Mr R as meaning both complainants unless the facts require otherwise.

What happened

Miss M and Mr R had travel insurance insured by IPA. It was a single trip policy to cover their year long trip to multiple destinations.

Miss M and Mr R's flight from their local airport to Heathrow airport was delayed for several hours meaning they missed their onward international flights out of the UK. Mr R spoke to IPA three times about their situation while they were still at their local airport. He says IPA told him he could claim for the cost of a new flight and it gave no clear information about a policy limit.

When Miss M and Mr R arrived at Heathrow later that day they booked new flights to their first destination for the following day costing about £2,360. They claimed on the policy for the cost of the new flights, the airport hotel, food for the evening, shuttle bus to and from the hotel and the lost cost for the one night's unused accommodation.

IPA accepted the claim but it said the policy limit under the 'Missed departure' section of the policy was £800 per person so it paid £1,600 to settle the claim.

Miss M and Mr R complained to us. In brief Mr R said:

- He'd called IPA to get information about cover before making any decisions or spending any money. IPA provided 'vague, inconsistent, and ultimately misleading' information. IPA told him to look at the policy certificate but the certificate didn't give the policy limit for missed departure so he thought there were no limits apart from those on the certificate which weren't for missed departure.
- One of IPA's representatives said the cost of the new flights would be covered if they booked 'like for like' economy flights so they booked thinking they would be covered for the full cost. If they'd known about the £800 policy limit they would have looked for cheaper flights or cancelled the trip altogether.
- IPA had acted contrary to the Financial Conduct Authority (FCA) 'Principles for businesses' and hadn't treated them fairly.
- During their complaint to IPA they made a data subject access request (DSAR) to get all call recordings and its internal records. Some of the information it provided couldn't be accessed and some information was missing. This caused them further delay and frustration.

- IPA's internal notes show it had assessed the claim without considering all the evidence and handled the claim and complaint unfairly. Mr R gave examples which he said supported the point.
- IPA should pay their claim in full for the unreimbursed portion of replacement flights, accommodation, food, and transport. They also want compensation of between £1,500 and £2,000 for their distress and inconvenience. IPA's response to their claim and handling of their claim and complaint had caused them significant stress, confusion, and inconvenience and undermined their trust in IPA at the start of their year long trip. They should have been enjoying their trip and could have spent the money IPA hadn't covered on experiences during their travel.

Mr R also referred to some Ombudsman's decisions which he thought supported their complaint.

Our Investigator said IPA had fairly settled the claim. He recommended IPA pay Miss M and Mr R £150 compensation for their distress and inconvenience due to how IPA handled the calls. He said we couldn't look at the part of Miss M and Mr R's complaint to us about how IPA handled their complaint. As Miss M and Mr R hadn't first complained to IPA about how it handled the DSAR we couldn't consider that part of the complaint.

Miss M and Mr R disagreed and wanted an Ombudsman's decision. In summary Mr R emphasised that in his calls IPA directed him to a document that didn't contain the £800 policy limit, no further policy documents were mentioned and he was left with the false impression that there was no cover limit for their situation which led to their financial loss. He said IPA had also acted contrary to the FCA's Consumer Duty.

Our Investigator didn't change his mind about his recommendation. As there was no agreement the complaint was referred to me to decide.

Before I made my provisional decision I asked IPA to provide:

- Recordings of all three calls as it had only provided one call.
- Clarify if it was offering compensation for the way the calls were handled.
- Its comments on the part of the complaint about the claim and complaint handling and the DSAR.
- The documents requested under the DSAR.

IPA provided the calls and documents requested and information about its response to the several DSARs Mr R had made. It accepted it didn't clearly tell Mr R the policy limit amount that would be applied and Miss M and Mr R should be compensated for the way the calls were handled. But it said:

- Ultimately, Miss M and Mr R were still going to travel and they said they'd sought the most affordable rate for the new flights so they weren't financially affected by IPA's lack of clarity.
- The policy didn't 'auto feed' so its agents had issues in being able to find what type of policy Miss M and Mr R had. They should have been more proactive to try to identify the policy type. But during the last call Mr R was told to review the policy for the cover limit for missed departure so he was aware there was a policy limit before he bought the new flights.

What I provisionally decided – and why

I made a provisional decision that I intended to come to the same conclusion as our Investigator and partly uphold this complaint. I was making a provisional decision because

I was also considering the parts of Miss M and Mr R's complaint about IPA's claim and complaint handling. I said:

'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 Mr R has made but I won't address all his points in my findings. I'll focus on the reasons why I've made my decision and the key points which I think are relevant to the outcome of this complaint.

Mr R has mentioned that he's recently made another complaint to this Service about a different matter under this policy which he says demonstrates the pattern of service he and Miss M had from IPA. That complaint is a separate matter which will be considered separately by this Service. This decision is only about the complaint Miss M and Mr R made about IPA's settlement and service around the missed departure claim.

The relevant regulator's rules say that insurers must handle claims promptly and fairly and they mustn't turn down (or settle) claims unreasonably.

IPA's claim settlement

The policy says:

'What is covered

Missed Departure

1. If you fail to arrive at the departure point, including any onward connecting transport, in time to board the public transport on which you are booked to travel due to:

- the failure of other public transport*

...

then we will pay you up to the amounts shown in the Table of Benefits for reasonable additional accommodation (room only) and public transport costs (economy only) so that you may continue your trip'.

The policy schedule, which IPA and Mr R have referred to as the policy certificate, shows they bought the 'Premier' policy. That policy's limit for missed departure is £800 per person.

IPA settled the claim by paying £800 per person, so it paid the correct settlement in line with the policy terms.

I also need to decide what's fair and reasonable in all the circumstances of the complaint.

The above policy wording gives cover for '*reasonable additional accommodation (room only)*'. That means costs for food aren't covered and neither is the lost unused cost of the one night's accommodation. So I'm considering whether on a fair and reasonable basis IPA fairly declined the claim for the costs of the outstanding portion of the alternative flights, accommodation at Heathrow, and shuttle bus, about £880 in total.

In effect Miss M and Mr R say IPA can't reasonably rely on the policy limit for missed departure when it didn't clearly tell them the limit amount during its three calls with Mr R.

I've listened to the calls between IPA and Mr R. Our Investigator had listened to all three calls, which Mr R had provided, before he gave his recommendation for compensation for

Miss M and Mr R's distress and inconvenience. IPA initially only provided the recording of the third call when it sent us its file and I wanted IPA to provide the missing calls and its comments on those calls.

The first call was when Mr R phoned IPA about 9.07am. Mr R said his flight to Heathrow was delayed which meant missing a connecting flight. He asked what the cover was up to as he needed to book new flights and some were up to £2,000. IPA's representative said he couldn't find the policy but the closest policy he could find had a policy limit of £1,000 per person. He suggested that might be £1,000 per booking but clarified it was per person. He told Mr R to get more information about his policy as he couldn't see Miss M and Mr R's exact policy.

Mr R called IPA again about 9.39am. He now had the policy number and type of policy. He told IPA the flight to Heathrow was delayed which meant they'd miss their flight out of the UK so he needed to find out how much the policy cover was up to as he needed to book a new flight to get to his first destination out of the UK that afternoon and flights were just under £2,000. The representative couldn't see the details of Miss M and Mr R's policy and said the limit for cover would be on the policy certificate. Mr R said he'd have a look at the policy certificate.

The third call was about 2.03pm. IPA called Mr R in response to an email about opening a travel insurance claim which said he couldn't get through. Mr R said he'd not asked for a call back but he then spoke about his and Miss M's situation. In summary the conversation was:

Mr R: The first IPA representative he'd spoken to couldn't find the policy and didn't know what he was talking about. The second representative said see what happens. They'd now missed their flight out of Heathrow. If they couldn't make it to Heathrow tonight they'd have to go tomorrow. There were business class flights available tonight but he didn't think the policy would cover those, there were economy flights tomorrow.

IPA: For missed departure the policy covers reasonable replacement like for like economy flights.

Mr R: He asks if that's what reasonable would be - economy for economy? Flights are about £2,000 to £2,500 and increasing but they hadn't bought a new flight as they weren't in the UK yet.

IPA: There's cover for missed flights for reasonable additional bookings. The policy certificate shows the cover limit.

Mr R: It's got £5,000 on there for cancellation or something else.

IPA: That would be for cancellation or curtailment which isn't Mr R's situation, the policy limit would be for missed departure.

Mr R: He'd look at the policy certificate and asked if IPA's representative could see it.

IPA: It couldn't see the cover amount for their policy and detailed why.

Mr R: He'd have another look and if he needed help he'd call back.

From these calls it's clear Mr R wanted to know about his cover limit. IPA's representatives couldn't access Miss M and Mr R's policy and didn't give him the amount of the policy limit for missed departure for their policy. IPA's first representative was confused about the information he was giving. But he did clearly tell Mr R that he couldn't find the correct policy,

the information about the limit was from the nearest type of policy he could find and Mr R should get clarification. When Mr R had the policy number to give to IPA's second representative she still couldn't access the policy and wrongly told Mr R the relevant policy limit was on the policy certificate. In the third call IPA's representative correctly told Mr R his claim wouldn't be for cancellation or curtailment so those policy limits didn't apply, his claim and limit would be for missed departure. But she incorrectly told Mr R the policy limit for missed departure was on the policy certificate. The limit for missed departure wasn't on the policy certificate, it was in the table of benefits in the policy document.

Mr R says as the policy certificate didn't give the policy limit for missed departure he thought there were no limits apart from those that were on the certificate, and as IPA said they would be covered if they booked 'like for like' economy flights he booked new flights thinking the full cost was covered. Having listened to the calls I don't think that was a reasonable conclusion for Mr R to make. I appreciate he was in a stressful situation, but although IPA's third representative did say he would be covered for 'like for like' economy flights she was very clear there was a policy limit for missed departure.

Mr R told the representative that he would have a look at the policy certificate and call back if he needed any help. He didn't call back to say he couldn't find the policy limit for missed departure and he says it was practically impossible to call IPA again that day.

Mr R says after the 2:03pm call with IPA he and Miss M boarded the delayed flight to Heathrow shortly before 3:00pm. The call was 14 minutes long so he would have got off the phone about 2.17pm. The policy certificate is a one page document so could have been quickly checked. But there would have been limited time for him to then call IPA to clarify. Mr R said due to various reasons the flight from their local airport didn't leave for a few hours and they arrived at Heathrow mid evening. I think IPA's claim phone line would have been closed by then so he wouldn't have had the opportunity to phone IPA at that point. But when he booked the new flights he knew that a policy limit applied. As he couldn't see the limit on the one page policy certificate he could have looked at the policy document and the missed departure limit is on the first page of the table of benefits.

Mr R says it wasn't up to him to find the policy limit amount for missed departure and I've considered IPA's regulatory responsibilities including under Consumer Duty. I think IPA should have reasonably been able to access the information for Miss M and Mr R's policy and if it wasn't then it should have been able to refer Mr R to the correct part of the policy that showed the limit amount. However I don't think IPA's error disadvantaged Miss M and Mr R.

I don't accept Mr R's suggestion that they wouldn't have gone on the trip if they'd known the limit was £800 as this was the start of their year long multi destination trip. Also, from what Mr R told IPA at the time he wouldn't have been able to get significantly cheaper new flights.

They each paid £1,180 for the new flights and Mr R told IPA in the calls that flights were about £2,000 to £2,500 and increasing. He knew a policy limit applied and an insured person needs to mitigate their loss, that is minimise the costs claimed. Mr R's email to IPA of 25 January 2025 says they acted to minimise costs by rebooking with the same airline rather than going with more expensive alternative airlines.

In the same email Mr R said the hotel accommodation and shuttle bus were an 'unavoidable expense' which I don't doubt, but means he and Miss M were always going to pay those costs even if IPA had told them the policy limit was £800 per person.

Mr R's referred to three Ombudsman decisions which he says support his complaint. Like our Investigator I've only been able to find two of the three decision references Mr R gave

us. Generally our Ombudsman decisions aren't precedents but I've looked at the two decisions. The circumstances of those complaints are different to this complaint and I make my decision on the individual circumstances of each complaint. I don't think the two decisions support that IPA unreasonably settled this claim.

Overall I think IPA reasonably settled the claim at £800 per person in line with the policy limit.

IPA's claim and complaint handling

The rules under which our Service operate say we can only consider complaints about regulated activities and complaint handling itself isn't a regulated activity. Our Investigator said that meant we couldn't consider Miss M and Mr R's complaint about IPA's complaint handling. But I think we can look at that part of the complaint in these circumstances as IPA's complaint handling is ancillary to a regulated activity covered by those rules.

Mr R says IPA's internal notes show it assessed the claim without considering the full evidence and it didn't fairly and properly handle the claim. He's given examples:

- He says IPA's internal note which says 'What are we missing: Full original flight booking (date and time given) and return flights' shows that key documents were missing when the claim was decided. I don't agree as those documents weren't necessary for IPA to know that it would be limiting its settlement payment for the cost of the new flights to the policy limit.
- IPA's internal note says it relied on the first notification of loss, Mr R says it should have reassessed the claim based on his later communications. I don't agree, the key information IPA needed was that Miss M and Mr R were making a claim for missed departure which was given by Mr R when he first called.
- He says IPA's following internal note is inaccurate as the £800 limit was never mentioned so he hadn't 'forgotten' the information:

'Call Agent (name given) advised cm correctly regarding a pol. limit for 'Missed Departure'. Cm understood that he will check the pol. Limit shown on his pol. schedule which will be what will be considered in a claim. It seems cm forgot about the part at the end of the conversation when advised a pol. Limit applies'.

I agree Mr R wasn't told the policy limit was £800 per person but he was told in the call that a policy limit applied. I don't think the note prejudiced IPA's claim decision.

I don't think there is evidence to support Mr R's suggestions about IPA unfairly handling the claim.

As to IPA's complaint handling, Mr R has referred to IPA's internal note which says:

'They have threatened to contact the FOS if we do not pay more, hence I logged a complaint'.

Mr R says IPA only logged his complaint after he mentioned escalating the matter to this Service. Also IPA describes his complaint as a 'threat' which he finds offensive as he didn't threaten anything, he exercised his right to challenge its decision. I think 'threatened' wasn't the best word for IPA to use. But I don't think the note supports that IPA delayed in logging his complaint. IPA's note is dated 3 February 2025 and Mr R wrote to tell it he was complaining on 25 January 2025. There wasn't an unreasonable delay between claim

submission and IPA's settlement of the claim or receipt of complaint and IPA's final response letter.

Mr R made a DSAR, so he has IPA's internal notes and call recording, and he's complained to us about how IPA responded to the request. I don't think Mr R has first complained to IPA about that matter but I asked IPA to provide information on his comments as part of my consideration about its general complaint handling. If Miss M and Mr R want to make a specific complaint about IPA's handling of the DSARs they've made they will need to first complain to IPA and if agreement can't be reached they can make a separate complaint to us about that matter.

The information IPA provided is that on 25 March 2025 Mr R made a DSAR for all data. The request was actioned on the twenty ninth day, 23 April 2025. Mr R emailed it on 24 April 2025 saying he couldn't access the password sent by text message so it then sent the password by email. IPA says there was no further contact from Mr R about that DSAR. On that information it appears IPA didn't act unfairly in providing the information in response to that DSAR as part of its complaint handling.

The other three DSARs IPA provided information about were made in September to November 2025. So I understand they relate to the separate complaint about the different matter Miss M and Mr R have raised with this Service and I haven't considered that information in this complaint.

Overall, I don't think IPA unfairly handled this complaint.

Compensation

Our Investigator recommended IPA pay Miss M and Mr R £150 compensation for their distress and inconvenience due to how it handled the calls and IPA has accepted they should be compensated.

I think our Investigator's recommendation of £150 was a reasonable amount. Mr R says £150 doesn't acknowledge all the stress, confusion, inconvenience and lack of trust IPA caused. I only award compensation for distress and inconvenience when that's been caused by the unreasonable action of an insurer. Some of the information IPA's first representative gave was confused and irrelevant to Miss M and Mr R's policy and the other representatives told Mr R the policy limit was shown in the wrong part of the policy documentation which I can see would have caused Miss M and Mr R some confusion at an already stressful time. But I've explained above why I consider that IPA reasonably settled the claim and fairly handled the claim and complaint. There's no basis for me to award the £1,500 to £2,000 compensation that Mr R seeks'.

Responses to my provisional decision.

IPA accepted my provisional decision. Miss M and Mr R didn't accept my provisional decision. In summary Mr R said:

- He accepts the policy had a missed departure limit of £800 per person. His complaint is IPA didn't give him critical information about the limit amount when he needed it. On the balance of probabilities not being told the limit amount caused him and Miss M to incur higher irrecoverable costs than they otherwise would have spent.
- My isolation of individual points for example, that he 'knew a limit applied', without the context that he wasn't told the limit amount and was misdirected from that information risks me understating the effect of IPA's failures and reaching a conclusion that

doesn't reflect the balance of probabilities.

- The wider context was the night before they thought their flight was cancelled but by the morning it appeared to be operating. They arrived at the airport around 6am for a 7am departure and the flight to Heathrow was repeatedly pushed back. When the calls took place with IPA he was exhausted, with prices changing and the risk of missing onward travel increasing. This was the first time he was in this position and he wasn't a travel insurance professional so he needed to know how much he was covered for before committing to significant expenditure, which is why he called IPA three times.
- I hadn't fully considered that IPA didn't offer any practical remedy despite it acknowledging it couldn't access the policy details. He suggested examples of what IPA could have done and said he couldn't be reasonably expected to find the policy limit in a document that IPA hadn't correctly signposted.
- Even if he'd been able to call IPA again it probably still wouldn't have been able to tell him the policy limit amount. Also it wasn't reasonable for him to have kept calling IPA in a time critical situation.
- His position had never been that he and Miss M wouldn't have travelled at all if they'd known the policy limit amount. But he would have been able to buy significantly cheaper economy flights to minimise his irrecoverable costs. He provided screenshots taken at the time of disruption which he said showed multiple economy class replacement flights on the same dates across 'mainstream carriers' with a wide price range including options around £800 per person. When he referred to flights being around £2,000–£2,500 during the calls he was describing the options he was presented with or focusing on. He wasn't saying no significantly cheaper economy alternatives existed. The cheaper flights didn't form part of his decision on which flights to buy as he hadn't been told the policy limit to assess cost properly.
- The analysis of 'unavoidable' costs needed to be reconsidered. Accommodation and transport costs weren't unavoidable if different flight options had been possible. If IPA had clearly told him about the £800 per person limit it's more likely than not that he and Miss M would have adjusted their spending if they'd known expenses above a threshold were irrecoverable.
- As he'd now sent evidence that he could have bought significantly cheaper new flights he's shown he would have reduced the irrecoverable portion of his costs if IPA had told him the policy limit was £800 per person.
- My reasoning places greater weight on what he could theoretically have done rather than on the consequences of IPA's failures. A fair and reasonable assessment shouldn't impose an 'unduly high evidential burden' on him when IPA failed to tell him the policy limit before he bought the new flights.
- He'd like IPA to pay the shortfall in costs which were due to it not telling him the £800 per person limit. He'd also like additional compensation for distress and inconvenience to reflect the impact of IPA's service failures when he was vulnerable making decisions about what to spend and also for his time, effort and stress in having to take his complaint to this stage.

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 Mr R has made, both before and in response to my provisional decision. I've only briefly summarised his points above. As I explained in my provisional

decision, in my findings I'm not going to address all the point he's made as I'll focus on the reasons why I've made my decision and the key points which I think are relevant to the outcome of this complaint.

I'm sorry to disappoint Miss M and Mr R but their response to my provisional decision hasn't changed my mind about what's a fair and reasonable outcome to their complaint. I'll explain why.

As I've set out in my provisional decision it's clear from the two calls Mr R made to IPA, and the call IPA made to him (which he wasn't expecting), that IPA told him it couldn't access the policy, there was a policy cover limit for missed departure and the policy limit was on the policy certificate. IPA didn't tell Mr R the limit amount and the limit was in the table of benefits in the policy document, not the policy certificate.

Mr R has given suggestions about what IPA should have done when it couldn't access the policy. But I don't need to make any findings on those suggestions as the important point is IPA should have reasonably been able to access the information for the policy and if it wasn't then it should have been able to refer Mr R to the correct part of the policy that showed the limit amount.

As I've said in my provisional decision, after the third call I don't think there was time for Mr R to have had a detailed conversation with IPA to say he couldn't see the policy limit. He was due to board the flight to Heathrow and IPA was probably closed when he arrived there mid evening. But Mr R has previously said that as IPA said he and Miss M would be covered if they booked 'like for like' economy flights he booked new flights thinking the full cost was covered and I've explained why I don't think that was a reasonable conclusion for Mr R to make from what IPA had already told him in the calls, he'd been told there was a policy limit.

I've considered whether Miss M and Mr R were disadvantaged by IPA not being able to tell him the policy limit amount or direct him to the correct part of the policy documents for the information. Mr R says in his response that his position had never been that he and Miss M wouldn't have travelled at all if they'd known the policy limit amount. But his email of 20 July 2025 to our Investigator said 'If we had known about the £800 cap, we would have looked for cheaper flights or cancelled the trip altogether'. That's why in my provisional decision I considered, and didn't accept, his suggestion that they wouldn't have gone on the trip if they'd known the limit was £800 as this was the start of their year long multi destination trip.

I also said in my provisional decision that 'from what Mr R told IPA at the time he wouldn't have been able to get significantly cheaper new flights as he and Miss M had paid £1,180 for the new flights and Mr R told IPA in the calls that flights were about £2,000 to £2,500 and increasing. He knew a policy limit applied and an insured person needs to mitigate their loss, that is minimise the costs claimed. Mr R's email to IPA of 25 January 2025 says they acted to minimise costs by rebooking with the same airline rather than going with more expensive alternative airlines'.

I've considered the information Mr R has now provided about the cost of other flights he says he could have bought on the day. There are some flights from airlines which Mr R has referred to as 'mainstream' which were around £800 for economy class. He says those cheaper flights weren't part of his decision because IPA hadn't told him the policy limit amount. But an insured person needs to minimise the costs claimed. So I think it would have been reasonable for Mr R to have looked for all the available flights and if cheaper was available it would have been reasonable for him to have booked the cheaper flights, rather than those he booked, regardless of whether IPA had told him the policy limit amount.

Mr R says my reasoning in my provisional decision places greater weight on what he could theoretically have done rather than on the consequences of IPA's failures. He thinks an assessment of what's fair and reasonable shouldn't impose an 'unduly high evidential burden' on him when IPA failed to tell him the policy limit amount. But in deciding what's fair and reasonable I need to take all the circumstances of the complaint into account. I don't think my conclusion that he and Miss M needed to minimise the costs they claimed is an unduly high burden.

Mr R booked a new flight for mid afternoon the day after he and Miss M arrived at Heathrow and paid about £114 for hotel accommodation and £27 for a shuttle between the airport and hotel. I accept that if Miss M and Mr R had got another flight they may not have paid for accommodation and the shuttle. But I can't know which of the flights would have been available for them to purchase by the time they got to Heathrow in the mid evening when they booked the flight. So I can't say even on the balance of probabilities that they wouldn't have incurred the hotel and shuttle costs.

Overall, for the reasons I've set out in my provisional findings and these findings I'm satisfied that IPA settled the claim at £800 per person in line with the policy limit and on a fair and reasonable basis.

Mr R's response to my provisional decision didn't comment on my provisional findings about IPA's claim and complaint handling, so I've no reason to change my mind about those matters. For the reasons I've given in my provisional findings and these findings I don't think there's evidence to support Mr R's suggestions about IPA unfairly handling the claim or the complaint.

As to compensation, Mr R says £150 for his distress and inconvenience doesn't reflect the cumulative nature of IPA's poor service or the 'prolonged impact'. I only award compensation for distress and inconvenience when that's been caused by the unreasonable action of an insurer. I've set out above what I consider to be IPA's unreasonable action - its poor handling of its calls with Mr R - which caused Miss M and Mr R some confusion at an already stressful time. As I'm satisfied that IPA reasonably settled the claim I don't think it was responsible for any prolonged impact.

I appreciate Mr R has spent significant time on his complaint and I'm sorry to read it's been stressful for him. But I don't generally award compensation for a consumer's time and stress due to complaining to an insurer and this Service and there's no reason for me to do so in this case. There's no basis for me to award the £1,500 to £2,000 compensation that Mr R sought or to increase it from £150.

My final decision

I partly uphold the complaint and require Inter Partner Assistance SA to pay Miss M and Mr R £150 compensation in total for their distress and inconvenience due to its poor handling of its calls with Mr R, as it's now offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M and Mr R to accept or reject my decision before 16 March 2026.

Nicola Sisk
Ombudsman