Financial Ombudsman Service

complaint

Mr R is unhappy that Inter Partner Assistance SA refused to deal with a claim on his travel insurance policy and he then had to make the claim on another policy he had. This claim was successful and paid in full. Mr R wants compensating for the extra time and expense of having to do so.

background

Our adjudicator recommended that this complaint should be upheld. He said a fair outcome of this complaint would be for IPA to repay Mr R the £65 he paid for getting medical evidence subject to him providing proof he incurred this expense. But he shouldn't be compensated for the time spent dealing with the claim. Making a claim always involves time. There's no evidence IPA delayed the claim being dealt with.

Mr R says that this isn't enough. IPA wasted his time and it was incompetent. He had to make the claim again elsewhere. He spent about 7 hours or so dealing with IPA.

IPA says the adjudicator's opinion is fair. Even so, it says it believes it also dealt with Mr R's successful claim on the other policy and he would still have had to pay the £65 cost to have that claim paid out.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I think the adjudicator's proposed resolution of this complaint is fair and reasonable.

my final decision

My decision is that I require Inter Partner Assistance SA to repay Mr R the £65 he paid for medical evidence subject to him providing proof he incurred this expense.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 8 February 2016.

Stephen Cooper
ombudsman