complaint

Mr and Mrs H say they received poor service form Solid Forsakringar AB after they made a claim on their travel insurance policy.

background

Mrs H was admitted to hospital with a detached retina while on a trip abroad with Mr H. She had to have surgery. Mr H told Solid Mrs H would probably be discharged on Monday 16 February 2015, but she wouldn't be able to fly home. He said the hospital had advised she should travel back to the UK from Austria by ambulance. Mrs H actually stayed in hospital until 17 February 2015. Solid hadn't made plans to get her home before then as its medical team had queried whether Mrs H needed to travel by ambulance. Solid then proposed Mrs H should travel home by 'comfortable' taxi, over three days. Mr H agreed to that.

Solid agreed to move the travel arrangements to 18 February 2015, at Mr H's request. But early that day it told Mr H its medical team thought Mrs H shouldn't travel at all before 22 February 2015. Mr H accepted that advice. He asked whether Mrs H would need a further eye check before travelling. Mr and Mrs H didn't think they got a proper response to that query, and the next day they started their journey home without telling Solid. They said they were unhappy with its lack of help and the travel plans it had made.

Our adjudicator noted that Solid had already accepted it caused Mr and Mrs H some inconvenience and upset. It had apologised for faults in its claims handling and offered them £250 compensation. She thought that was fair. She said Solid's decision that Mrs H shouldn't travel until 10 days after surgery was made in her best interests. She thought Solid had made reasonable plans to get Mr and Mrs H home.

Mr and Mrs H said Solid hadn't put in place a *viable* travel plan. It hadn't given them any support following Mrs H's discharge. They didn't think £250 was enough compensation. They asked for an ombudsman to review their complaint.

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 don't think it should be upheld.

It wasn't definite until 16 February 2015 that Mrs H was going to be discharged, but Mr and Mrs H think Solid should have made travel plans for them before that date. They think it should have contacted hospital staff sooner than it did. And they say the decision not to take them home by ambulance was likely to have been due to the cost. I disagree with Mr and Mrs H's views. I think in general Solid acted reasonably in making the plans it did.
Solid contacted the hospital two days before the likely discharge date. The doctor on duty said Mrs H needed to travel home by car or train. Solid didn't make any plans until 16 February 2015 because it wanted to check Mrs H's condition again. I think that was reasonable. It then tried to make travel plans for later that day, but Mr H said he'd been told an ambulance was needed.

I think it was fair for Solid to refer that issue to its medical team. On 17 February 2015 the hospital told Solid Mrs H didn't need to lie flat whilst travelling. Solid then agreed plans for a three-day journey home by taxi for Mr and Mrs H, starting that day. I think that was reasonable. Travel was postponed at Mr H's request.

Meanwhile, Solid's medical team decided it wouldn't be safe for Mrs H to travel at all until 22 February 2015. I think it was reasonable for Solid to accept that advice. Mr H also accepted it on the morning of 18 February 2015.

That night Mr H asked Solid whether Mrs H would need a further eye check before going home. Solid replied to Mr H's query at lunchtime the next day. I think that was within a reasonable time. I also think the response was clear. It said follow-up care should be in the UK *unless* Mrs H had any concerns. If so, she should seek immediate medical help. But Mr and Mrs H thought Solid's reply wasn't quick enough or clear enough. It seems it was this that prompted them to make their own plans to get home. I don't think that was reasonable.

Mr and Mrs H say the post-operative treatment for Mrs H's condition was standard, so Solid should have known from the outset what was necessary. But Solid initially relied on the hospital's advice that Mrs H could travel home safely by land on the day of discharge. Hospital staff seem to have varied the advice they gave, which I think caused a delay in Solid's plans being finalised.

Mr and Mrs H say Solid caused inconvenience to Mr H as well. Their holiday location was 30 miles away from the hospital. At first Mr H travelled back and forth. When their holiday ended on 14 February 2015 Mr H chose to stay in a hotel close to the hospital. He selected it from a list provided by Solid. After the journey home on 17 February 2015 was postponed, Solid arranged for Mr and Mrs H to stay another night. They chose a different hotel from the list and were due to remain there until 22 February 2015.

Solid had agreed to pay for Mr and Mrs H to stay on a half-board basis. When it found the hotel's restaurant was closed, Solid offered to move Mr and Mrs H elsewhere, or pay them back later for meals they took elsewhere. Solid chased Mr H for a response to that query, but it didn't get one. It then found that Mr and Mrs H had checked out and gone home.

Mrs H later said Solid should have made the plans for Mr H's first hotel earlier and should have helped him in transferring their luggage between hotels. I don't think there's anything to show it made the arrangements for Mr H too late. Solid says he didn't ask for help with transfers, or it would have paid for taxis. I think that's reasonable.

Mrs H also says Solid should have realised how difficult it would be for her to have to leave the hotel to go out for meals. I think Solid should have checked that the hotels it suggested were able to provide half-board service. It should have told Mr H if that wasn't possible. But at the time Solid gave Mr H the list of hotel options, it couldn't have known Mrs H would be staying at one of them later. Mrs H says they had to move rooms in the hotel. There was some difficulty with internet connections. When they left, they had to pay their own bill.

Overall, it seems Mr and Mrs H had a poor experience at the hotel, but Solid didn't know about some of the issues until later. I don't think it's to blame for what happened there. It didn't get a reply to its messages to Mr H about moving, and it didn't know Mr and Mrs H were leaving. It may well have settled the bill directly otherwise. Although Mr and Mrs H were unhappy with the hotel, overall I think Solid's service on this issue was reasonable.

Mr and Mrs H had a very difficult time during their trip and I can understand why they were so upset. But I think there was bound to be a high level of distress once Mrs H developed a serious medical condition abroad. Although I think much of the distress was unavoidable, I think Solid could have been more efficient in some respects. It caused some short delays and could have planned some events better.

Having said that, I think Solid did put in place a viable plan to get Mr and Mrs H home. I don’t agree with them that there was a total absence of support after Mrs H’s discharge. In my view Solid’s service wasn’t any worse than it’s already accepted.

Mr and Mrs H think more compensation is due to them, but I think the sum Solid offered Mr and Mrs H is around the level we’d have suggested otherwise.

my final decision

My final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr and Mrs H to accept or reject my decision before 18 February 2016.

Susan Ewins
ombudsman