

## **complaint**

Mr and Mrs W complain about the service they received from Great Lakes Reinsurance (UK) Plc when Mrs W became ill abroad. They're also unhappy with the amount of their insurance payment.

## **background**

Mr and Mrs W had insurance with Great Lakes for a trip abroad. Unfortunately Mrs W became ill and needed treatment in hospital. Mr and Mrs W then cut their trip short and returned home.

Great Lakes paid the insurance claim, but Mr and Mrs W complained about the service they received whilst abroad. They said they experienced significant delays and wanted compensation. They also felt they were due more money for taxi costs and the loss of their holiday. Great Lakes didn't uphold the complaint, saying it didn't think the assistance company had caused any unnecessary delays. Mr and Mrs W were unhappy with this response and brought a complaint to this service.

Our adjudicator thought Mr and Mrs W's complaint should be upheld. She said they should get compensation of £350 and the cost of their telephone calls to the assistance company.

Great Lakes disagreed with the adjudicator's conclusions, so the matter has been passed to me to make a final decision.

## **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've decided to uphold Mr and Mrs W's complaint and I'll explain why.

Great Lakes paid for Mr and Mrs W's flights home as well as a proportion of Mrs W's unused accommodation. I think this was reasonable.

Mr and Mrs W's policy doesn't cover taxi fares to visit an ill relative in hospital, so I don't think it's reasonable to expect Great Lakes to pay Mr W's taxi fares.

Great Lakes says it will pay the cost of Mr W's telephone calls to its assistance company, if he gives it evidence of the amount. I think this is reasonable.

Great Lakes has paid £100 compensation to Mr and Mrs W for the delays by its assistance company in dealing with their claim.

There was an initial delay of four days when Great Lakes was waiting for a medical report from the hospital. Whilst this wasn't Great Lakes' fault I think it could've taken steps to chase this report.

Then a report by Mrs W's GP wasn't reviewed for several days. This resulted in a delay in Mr and Mrs W being given confirmation that their claim was covered. Great Lakes says the report was marked 'non-urgent', because the hospital told the assistance company Mr and Mrs W were making their own arrangements to return home. But the notes in the assistance file say Mr and Mrs W had done this because 'they could not wait any longer'. I think these

delays caused distress and inconvenience to Mr and Mrs W. So, Great Lakes should pay them compensation of £350, including the £100 it has already paid them. Great Lakes should also pay the itemised cost of Mr W's telephone calls to its assistance company.

**my final decision**

For the reasons set out above, I uphold Mr and Mrs W's complaint against Great Lakes Reinsurance (UK) Plc. It must pay Mr and Mrs W compensation of £350, including the £100 it has already paid them. It must also pay the itemised cost of Mr W's telephone calls to its assistance company.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs W to accept or reject my decision before 13 November 2015.

Robert Collinson  
**ombudsman**