Financial Ombudsman Service

complaint

Mr and Mrs B complain that Solid Försäkringar AB won't deal with a claim on their travel insurance policy.

background

Mr B bought the travel insurance policy on 10 May 2015 and it was to start on 16 June 2015. This was the day before he and Mrs B were due to go on holiday. Mrs B saw a doctor on 7 June 2015 and was unfortunately diagnosed with shingles. On 9 June 2015 Mr and Mrs B became aware they'd have to cancel the holiday and they made a claim on the policy.

But Solid Försäkringar has refused to deal with the claim. It says that Mrs B saw her doctor before the policy started and it can't consider the claim.

Our adjudicator felt this complaint shouldn't be upheld. In summary he said that the policy provided cover for events happening within the period of insurance. But Mrs B's illness had happened before the period of insurance. Solid Försäkringar didn't therefore have to deal with the claim.

Mr B doesn't agree. He says there's nothing in the policy about being taken ill before departure. There was nothing to say that they wouldn't be covered if they had to make a claim before the policy started. Mrs B was ill during the period of insurance and was unable to travel.

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 agree with the adjudicator and his reasons.

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 B to accept or reject my decision before 8 February 2016.

Stephen Cooper
ombudsman