Financial Ombudsman Service

complaint

Mr and Mrs H complain that Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros S.A. gave them poor service under their travel insurance.

background

Mrs H was injured on holiday outside the European Union. She and her husband complained about the lack of response from Mapfre.

The adjudicator didn't recommend that the complaint should be upheld. She thought that there wasn't enough evidence that Mapfre had acted unreasonably or caused an error to warrant compensation.

Mr and Mrs H disagree with the adjudicator's opinion. They say, in summary, that Mapfre didn't answer calls on its helpline.

my findings

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

Where I refer to Mapfre I include any other parties for whose actions I hold it responsible.

Mrs H went to a hospital in the early hours of the morning. She says she and the hospital tried to ring Mapfre but couldn't get through.

Mapfre says there was nothing wrong with its phone system and other customers were getting through.

I have no reason to doubt that Mr and Mrs H took all the right steps to contact Mapfre but couldn't.

She and her husband decided to make the journey back to their hotel. Mrs H had a painful knee.

They went back to the hospital later that day. They rang Mapfre again and eventually got through to the right department to confirm payment for treatment.

I don't underestimate the discomfort and inconvenience Mr and Mrs H suffered – some of it as a result of not being able to contact Mapfre as quickly as they were entitled to expect.

But I don't share Mr and Mrs H's conclusion that Mapfre caused this by an unfair act or omission. I keep in mind that Mr and Mrs H were calling from a country outside Europe. And I find it more likely that the communication problem was outside Mapfre's control than within it.

I keep in mind the terms of the policy. And I don't think it would be fair and reasonable to order Mapfre to make any payment to Mr or Mrs H.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros S.A.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs H to accept or reject my decision before 5 February 2016.

Christopher Gilbert
ombudsman