

complaint

Mr P complains that CIGNA Europe Insurance Company SA-NV mishandled his claim on a travel insurance policy.

background

Mr P complains that CIGNA said it would pay his claim – but then asked him to go through a long telephone call.

The adjudicator didn't recommend that the complaint should be upheld. She thought that CIGNA was entitled to ask to speak to Mr P further to discuss his claim.

Mr P disagrees with the adjudicator's opinion.

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 accept that Mr P had a bad start to his holiday – losing consciousness on a city street late in the evening.

But from the telephone recordings, I'm not persuaded that CIGNA told Mr P that it would settle his claim for loss of cash and damage to his spectacles and phone.

I don't think it was unreasonable that CIGNA asked Mr P to give further details in a telephone interview.

And it's still open to Mr P to do an interview.

So I don't think it would be fair and reasonable to order CIGNA to meet the claim without such an interview.

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 CIGNA Europe Insurance Company SA-NV.

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

Christopher Gilbert
ombudsman