

The complaint

Mr I has complained that Inter Partner Assistance SA ('IPA') has not yet paid his claim.

All references to IPA include any agents acting on its behalf.

What happened

Mr I bought a travel insurance policy, underwritten by IPA.

He travelled abroad but unfortunately became unwell and sought treatment from a hospital. He also upgraded his return flights and booked a stop-over to rest. He then made a claim to IPA for his costs and is unhappy with the length of time IPA is taking to make its decision.

Mr I complained to IPA and it apologised for the time it was taking to assess his claim and paid him £50 compensation.

Unhappy, Mr I referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint and found that IPA had fairly compensated Mr I for its initial delay. She also found it was entitled to verify the claim and request the information it needed.

Mr I disagreed and asked for an Ombudsman's decision.

And so the case has been passed to me to decide.

What I've decided – and why

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

Having done so, I don't think this complaint should be upheld. I'll explain why.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- IPA responded to Mr I's complaint in March 2023 and paid him £50 for its delay along with an apology. It said its investigation into his claim was still ongoing.
- Mr I remained unhappy with the delays and our investigator found that IPA's actions up to June 2023 were reasonable as it was entitled to verify a claim.
- I agree IPA's actions in verifying the claim up to June 2023 have been reasonable. An insurer is entitled to verify and investigate the circumstances of a claim. IPA had been trying to contact the hospital Mr I was treated at before it made a claim decision. That isn't unreasonable.

- My decision is limited to the period to end of June 2023.
- IPA has a responsibility to handle the claim promptly and fairly and provide appropriate advice and guidance to Mr I. If Mr I remains unhappy with IPA's actions from July 2023 onwards, he would be able to raise a new complaint with IPA in the first instance. But I would expect IPA to keep him regularly updated.
- Overall, I am satisfied that IPA's apology and payment of £50 compensation was reasonable. And that it is has acted reasonably in verifying the claim, up to June 2023. Anything after this date has not been investigated and does not form part of my decision.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 13 October 2023.

Shamaila Hussain
Ombudsman