

The complaint

Mr P complains about the information given by Rock Insurance Services Limited when he called to extend the cover provided on his travel insurance policy.

What happened

Mr P took out an annual travel insurance policy through Rock and cover started in October 2022. Under the policy, Mr P was covered for trips of up to 60 days. In January 2023, Mr P was planning to work abroad for six months. He called Rock to extend his cover, was told this was fine and paid an additional premium. When his new documents arrived, he realised that the policy still didn't cover him fully. Mr P called Rock and was advised that they weren't able to provide cover to meet his requirements. Mr P raised a complaint with Rock.

Rock didn't provide a response to Mr P's complaint within the required timescale and so Mr P asked us to look into the complaint. Mr P wanted a full refund of all his premiums, including the initial policy he took out as well as compensation for the distress and inconvenience caused.

Whilst the complaint was being investigated, Rock told us that they agreed they hadn't provided Mr P with the correct information. They said they'd refunded the additional premium Mr P had paid and they'd also offered him compensation equivalent to the cost of the original policy plus £4.24 interest for the delay in issuing the refund and £50 to apologise for the delay and inconvenience caused.

Mr P wasn't happy with the offer as he felt he should receive more. Our investigator upheld Mr P's complaint and asked Rock to pay an additional £100 compensation. Mr P accepted the investigator's outcome but we haven't had a response from Rock.

As Rock hasn't responded, the complaint 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 agree with the investigator's outcome and I'll explain why.

As Rock has confirmed that they didn't provide Mr P with the correct information, this is no longer in dispute. I haven't looked at this and have solely focused on the redress offered.

Mr P received the incorrect information just three days before he was due to start working abroad. This meant he didn't have a lot of time to organise a new policy. Mr P said that this was stressful and he spent a large amount of time trying to contact Rock about the issue. He's said that he attempted to call Rock on 15 occasions over those three days. He also sent five emails to try to get his refund between February and April.

Whilst I appreciate that Mr P would always have had to spend time finding a new policy had

the correct information been given, I do think finding out he wasn't covered when he thought it had been sorted would've caused Mr P unnecessary distress. I also don't think it's reasonable for it to take 15 phone calls and five emails to try to resolve the issue and get a refund.

In its response to Mr P's complaint, Rock offered him a total of £134.44 in compensation. It hasn't responded to our investigator's view which recommended this be increased by a further £100. And Mr P has said he thinks a total of £234.44 would resolve the matter for him. So, I think it would be fair for Rock to pay Mr P a total of £234.44.

Mr P has since informed us that since Rock refunded the additional premium to him, the payment card the refund was paid to is no longer active. Rock should contact Mr P to confirm where the additional payment should be paid to.

Putting things right

To put things right, Rock should do as follows:

- Refund the original cost of the policy (£80.20) and
- Pay Mr P £4.24 in interest to compensate him for the delay in refunding the additional premium and
- Pay Mr P £150 for distress and inconvenience (including the £50 Rock has already offered)

My final decision

My final decision is that I uphold this complaint and require Rock Insurance Services Limited to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 23 November 2023.

Anthony Mullins
Ombudsman