

The complaint

Mr C is unhappy that Great Lakes Insurance SE (Great Lakes) declined his travel insurance claim.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving my reasons for my decision.

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 conclusions reached by the investigator for these reasons:

- The insurance industry regulator, the Financial Conduct Authority ('FCA'), has set out rules and guidance for insurers in the 'Insurance: Conduct of Business Sourcebook' ('ICOBS'). ICOBS says that insurers should act honestly, fairly and professionally in accordance with the best interests of their customers, and that they should handle claims promptly and fairly and shouldn't unreasonably reject a claim.
- Page 22, Section 6c '*Personal Money & Passport*' of Mr C's policy wording sets out what's covered under this section. And special conditions relating to claims under this section states the loss or theft of money must be reported to the local police and written confirmation obtained within 24 hours of discovery of the incident.
- Mr C returned from his trip on 1 July 2022. He says he attempted to call the British Transport Police on 2 July 2022 but there were long wait times and was unable to speak to anyone. So Mr C sent an email to the same on 3 July 2022 and I can see he received a reply a few days later.
- There's evidence of the response from the British Transport Police but there's no evidence of calls Mr C says he made on 2 July 2022. While I appreciate Mr C might have attempted to make the calls on 2 July 2022, there's no evidence to show this. The policy wording states that the incident must have been reported within 24 hours of discovery and I can't see that this happened. I'm sorry to disappoint Mr C but, I'm not persuaded that Great Lakes has declined Mr C's claim for the loss or theft of money, unfairly or unreasonably.
- I understand Great Lakes offered Mr C compensation of £150 for the delays caused in dealing with the claim. Great Lakes should now ensure that this payment has been made to Mr C if it hasn't already done so.

For the above reasons, I do not uphold Mr C's complaint.

My final decision

My final decision is that I do not uphold this complaint about Great Lakes Insurance SE.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 2 August 2023.

Nimisha Radia
Ombudsman