

The complaint

Mr and Mrs S complain about the service provided by U K Insurance Limited (UKI) when trying to make a claim on their travel insurance policy.

What happened

Mr S called UKI to raise a claim after his mother suffered a travel delay when going on holiday. Part way through the call, the line abruptly went dead. Mr S felt that UKI had hung up on him. During a later call, Mr S was unhappy with the following issues:

- The call handler was just interested in putting the phone down or making referrals to management
- He was continually spoken over
- He felt dismissed and unheard
- Double overlapping questions caused communication issues

UKI agreed that the phone call could have gone better and initially offered £75 compensation for the trouble and upset caused. When providing their case file to our service, UKI increased their offer to £150. Mr S was still unhappy with the amount offered.

Our investigator thought that UKI's offer was fair. They agreed that the call could have been better but thought the compensation was enough in the circumstances. Mr S didn't accept the outcome.

As no agreement could be reached, 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.

UKI has accepted that the service provided during the call could've been better, so this isn't in dispute. In this decision, I've concentrated on whether the £150 compensation is fair and reasonable.

In response to our investigator's view, Mr S confirmed that there was only one part that he disagreed with. This was that Mr S felt that he'd been accused of a breach of the terms and conditions. This led to Mr S feeling as though his account was going to be closed.

Whilst I appreciate how Mr S has said he felt and my decision here isn't meant to belittle that in any way. Having listened to the calls, I do think the compensation offered by UKI is fair in the circumstances.

Whilst there were some service issues during the call, the agent does confirm to Mr S that a

mother and son account wasn't something that she had come across before and had raised it as something she needed to look into for herself. This was for her own knowledge and understanding and advises Mr S that it won't affect the claim whatsoever. Mr S told the agent "talking to you hasn't felt easy" and I do understand why he felt that way. But the agent apologised to Mr S for making him upset during the call and also offered to put Mr S through to the sales and service team as they would be able to provide a direct answer for him. Mr S declined this option. I don't think the agent made it seem as if the account might or was going to be closed.

Mr S has confirmed that he's received £75 of the compensation offer so far.

My final decision

U K Insurance Limited has already made an offer to pay £150 to settle the complaint and I think this offer is fair in all circumstances.

So my decision is that U K Insurance Limited should pay the remaining £75.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S and Mr S to accept or reject my decision before 5 January 2024.

Anthony Mullins
Ombudsman