

The complaint

Miss B and X are unhappy with how Inter Partner Assistance SA (IPA) handled their travel insurance claim.

Any reference to IPA includes all its agents.

Miss B is the lead complainant on this complaint. So, I will refer to Miss B for the most part but the policy is in the joint names of Miss B and X.

What happened

Miss B and X took out a worldwide travel policy and IPA is the underwriter.

Miss B and X have the policy because they are travelling around the world. While travelling in one of the countries, in January 2023, Miss B was experiencing pain in her knee and the treating hospital advised her to have surgery. Miss B contacted IPA on 5 January 2023 to request authorisation for the surgery which was scheduled to be on 8 January 2023.

However, there was some confusion on what cover was available under their policy and what information was required to validate the claim. Delays were caused as a result, so the surgery didn't take place until 28 January 2023.

Miss B made a complaint to IPA about how her claim was handled. IPA agreed that the service it provided wasn't the standard expected and it apologised. It said when Miss B called, contact should have been made immediately with its overseas assistance team. IPA offered Miss B £250 in recognition of its failings. It also said training will be provided to its staff to learn from this and to improve the service.

Unhappy with IPA's response, Miss B referred the complaint to our service. Our investigator looked into it and didn't uphold it. She said she was satisfied that IPA acknowledged its error and compensated Miss B and X. She thought the £250 compensation offered by IPA was fair and reasonable and she didn't think IPA needed to do anything further.

Miss B didn't agree and asked for the complaint to be passed to an ombudsman. So, it's been passed to me.

In summary, they say:

- IPA didn't take their complaint seriously and they are concerned for others with this type of policy.
- IPA's advisors didn't know about their policy, the policy wording or the exclusions. It asked for information which wasn't required and when they had sent this in, it said the information hadn't been received.
- For the most part, they had to call to receive updates and IPA only called back once. Its communication was poor.

- Their claim only got accepted when they made a formal complaint.
- The situation caused them a lot of distress and inconvenience and put them under a lot of mental strain.
- Miss B's surgery was delayed by over a month which caused unnecessary pain and possible lasting problems to her health.
- The point of an ombudsman is to hold companies like this accountable for their actions or inactions and by us implying IPA did its best gives it permission to carry on doing this to other policy holders. They are not convinced that IPA has learnt from the mishandling of their claim, and they are not confident that the exact same thing wouldn't happen to someone else in the future with the same policy. IPA's suggestion providing training to its staff is inadequate.

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.

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.

It's not in dispute that IPA could have provided better service overall. It has accepted this and offered £250 compensation for its errors. The claim that Miss B submitted has also been settled. So, the key issue I need to consider is whether IPA has treated Miss B and X fairly and reasonably when the issue was raised as a complaint.

Having done so, I won't be upholding the complaint. I'll explain why.

Firstly, I'd like to confirm that the role of this service is not to punish or tell a business what to do. We also cannot ask a business to change its processes. This is the role of the regulator – the Financial Conduct Authority (FCA). So, while I understand that Miss B feels strongly about what happened and how she was treated, our role is to look at the individual merits of the complaint based on the available evidence.

I've looked at what happened, and I agree that IPA could have provided better customer service. There was confusion caused as a result of not understanding the requirements of the policy and what cover it was able to provide to Miss B. Overall, IPA's communication was poor, and delays were caused unnecessarily.

I'm not persuaded that IPA didn't take Miss B's complaint seriously. It provided a response to Miss B and X and accepted and apologised for its failings. It said that training will be provided to its staff. While Miss B thinks this is inadequate, I'm not persuaded this is the case. I understand the complaint Miss B made wasn't about compensation but as I've said above, I can only look at what happened and the individual merits of their case.

I don't doubt that the situation was challenging for Miss B and X and they were put under a lot of strain; this can't have been easy.

But having carefully considered everything, I'm satisfied with how IPA has dealt with Miss B

and X's complaint and how it has put things right. While this may not be to their satisfaction and they want IPA to do more, its not my role to ask IPA to do this.

Overall, therefore I think Miss B and X have been treated fairly and reasonably and I think the £250 compensation IPA offered is also fair and reasonable for what happened. It follows that I don't require IPA to do anything further.

My final decision

For the reasons given above, I don't uphold Miss B and X's complaint about Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B and X to accept or reject my decision before 29 November 2023.

Nimisha Radia
Ombudsman