

The complaint

Mr M complains that Rock Insurance Services Limited failed to issue him with full insurance documentation.

What happened

Mr M had a travel insurance policy through Rock (under the AA branding) but he says when it came to renewal in 2023, he initially didn't receive any documentation. He says he made up to eleven calls to Rock about this and while on one occasion he received some documents there was no certificate, insurance schedule nor medical screening information.

Mr M says he continued to chase Rock for missing documentation but ended up getting so frustrated he arranged for his bank to recover the premium he'd paid via a chargeback.

Rock looked into this matter and was satisfied that Mr M's documents had been posted. They said they find it difficult to conceive that some – but not all – documents would have been issued and had no reports of any other problems at the time. And they said they can't be held responsible for any possible issues with the postal service.

An investigator here looked into the matter. They were satisfied with Mr M's version of events and noted that Rock had been unresponsive and failed to provide evidence to show they'd acted fairly. The investigator recommended £150 compensation.

Rock didn't agree, so the case was 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.

I too am satisfied with Mr M's version of events. He has told us of the many times he called Rock, not just before he got the partial information but afterwards too. And while Rock say they find it difficult to conceive that some documentation was missing he told them it was, and I've not seen anything to suggest they reacted to that in a positive way, such as sending a replacement.

I think it's reasonable to say Mr M would not have made so many calls if he had received the full documentation. Afterall, he wanted the cover, he says he had been a loyal AA customer for 32 years and he had paid for it. Mr M also went to the trouble of making a chargeback with his bank and will have to go to further lengths to obtain cover from a different company.

These are not the actions of someone who has received the documents they were asking for. And while I accept Rock cannot be held responsible *if* there was a failing by the postal service, they can't simply wash their hands of the matter when their customer asks them for help. Mr M has said he repeatedly told them about the problem yet they did nothing to fix it.

In view of this, I consider £150 compensation to be fair.

My final decision

I require Rock Insurance Services Limited to pay Mr M £150 compensation for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 November 2023.

Will Weston
Ombudsman