

The complaint

Miss D and Miss H are unhappy that Inter Partner Assistance SA declined a claim they made on their travel insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them here again. Instead, 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.

IPA has a responsibility to handle claims promptly and fairly. And, they shouldn't reject a claim unreasonably.

I'm not upholding Miss D and Miss H's complaint because:

- Miss D and Miss H's holiday wasn't cancelled for any of the specified reasons set out in the policy terms relating to cancellation.
- There is no cover for cancellation arising from a reason not listed in the 'what is covered' section'.
- I don't think there's cover under other sections of the policy either, for example missed departure.
- Travel insurance policies don't cover every eventuality and I don't think it would be fair and reasonable to conclude that Miss D and Miss H's claim should be covered outside the policy terms. Miss D and Miss H may wish to look into making a complaint about their airline or travel provider via the relevant dispute resolution schemes that apply.
- IPA acknowledges that Miss D and Miss H didn't receive a good service at times. They apologised for this and offered £50 compensation. They also said they'd given feedback to the relevant departments. I think that's reasonable in the circumstances and fairly reflects the impact on Miss D and Miss H.

My final decision

I'm not upholding Miss D and Miss H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D and Miss H to accept or reject my decision before 11 January 2024.

Anna Wilshaw
Ombudsman