

The complaint

Mr S complains that Great Lakes Insurance SE won't cover food costs incurred after it accepted 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. 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.

Having done so, I agree with the conclusions reached by our investigator, and for these reasons:

- Mr S's brother isn't covered under the policy. However, under the emergency medical and repatriation expenses cover for Mr S, this includes *'extra accommodation (room only) for someone to stay with you and travel home with you if this is deemed necessary by a doctor and agreed by our medical officer'*.
- Great Lakes agreed to let Mr S's brother stay with him as Mr S needed to remain abroad to receive medical treatment, and it covered the cost of his brother's accommodation. That was in line with the policy terms. However, the policy doesn't cover food for the companion. I therefore don't require Great Lakes to cover Mr S's brother's food costs.
- Mr S says that his brother wouldn't have agreed to remain abroad if he'd known his food costs wouldn't be covered. Mr S thinks if that had happened then Great Lakes would have had to arrange an alternative, presumably by paying someone local. However, the purpose of the cover is to allow someone known to the insured to remain abroad with them whilst they are receiving medical treatment. If no one were able to remain abroad with an insured person, then Great Lakes would not need to find someone local to be their companion.
- Mr S also says that his brother cut short his own holiday in order to be his companion. However, Mr S's brother isn't covered under this policy, and so Great Lakes didn't need to consider whether Mr S's brother had effectively curtailed his holiday under this policy.
- Mr S also wants Great Lakes to pay for his evening meals for two nights. The policy says if an insured's stay has to be extended, then it will cover extra accommodation (room only). Again, it doesn't say that food is covered. I therefore don't require Great Lakes to pay for Mr S's food either.

I recognise my decision will disappoint Mr S, but I'm satisfied Great Lakes' refusal to cover the food costs was in line with the policy terms.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 October 2023.

Chantelle Hurn-Ryan
Ombudsman