

## **The complaint**

Ms K is unhappy with the service she received from Aviva Insurance Limited when she wanted to increase the duration of a trip.

## **What happened**

Ms K has a travel insurance policy linked to a package bank account. The standard maximum duration of a trip is 31 days but there are options to increase this to a maximum of 120 days. Ms K wanted to extend her trip duration and complaint that Aviva gave her misleading and unclear information about the extensions and upgrades available. She wants Aviva to refund her the additional £126 she paid for the trip extension.

Aviva looked into what happened and didn't uphold the complaint. They thought that Ms K had been given accurate information about the options available. Unhappy, Ms K complained to the Financial Ombudsman Service.

Our investigator looked into what happened and didn't uphold the complaint. He didn't think the information Ms K was given was contradictory or misleading.

Ms K didn't agree and asked an ombudsman to review the complaint. She was unhappy that Aviva didn't have a record of a voicemail she'd left asking for a call back. And, in summary, she said that the information provided was unclear.

## **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 relevant rules and industry guidelines say that Aviva needed to provide Ms K with information that was clear, fair and not misleading.

I'm not upholding Ms K's complaint because:

- I don't agree that the wording around the extensions and upgrades available is unclear. I think it is sufficiently clear that the extension covers a trip of up to 120 days. I don't think it suggests that this is in addition to the standard cover.
- I've considered what Ms K has said about the wording of the trip extensions and upgrades. In her complaint form Ms K said she was already paying for 31 days cover so should have only had to purchase the 45 days extra cover needed for her trip duration. She says she shouldn't have had to pay for the more expensive trip extension of 75 days which assumes she didn't have cover for 31 days already. I haven't found her representations on this point persuasive. The policy wording, and the information online, refers to trips of 'up to' a specified number of days. This is also how lots of travel insurance policies work and is common industry practice. So, I don't think it's fair and reasonable to conclude that Aviva have treated Ms K unfairly.

- I'm satisfied it is most likely that Ms K spoke to Aviva over the phone in December 2022, some time before her planned trip. She was given quotes for the various trip extensions. Those prices correspond with the information Ms K has provided in screenshots. So, based on the available evidence, I'm not persuaded that Ms K was quoted a different or lower price online.
- Aviva has no record of the voicemail Ms K has referred to. Ms K doesn't have any evidence to demonstrate the call was made, which isn't surprising given the passage of time. However, I don't think this is central to the outcome of this complaint. That's because, as I've outlined above, I think Ms K was given enough information to decide if the trip extension Aviva could offer her was right for her.

### **My final decision**

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 27 December 2023.

Anna Wilshaw  
**Ombudsman**