

The complaint

Mr D is unhappy with the customer service provided by Rock Insurance Limited, when he contacted it about his travel insurance policy.

What happened

Mr D purchased travel insurance through Rock. The policy was purchased on 23 March 2022, to cover trips between 30 March 2022 and 29 March 2023. The economy cover purchased provided cover for various risks during this time, including pre and post departure risks.

Mr D has explained that in August 2022 he went on a trip abroad. But when he landed at the relevant airport and went to collect his luggage, his luggage wasn't there. Mr D said he reported the loss to the airline at the airport.

Mr D then contacted Rock, on 22 August 2022, to see what the process was to make a claim for his lost baggage under his travel insurance policy. Mr D didn't receive a reply to this email, until 9 September 2022, after chasing for a response. At that point, Rock told Mr D although it sold the policy to Mr D, it didn't handle claims. It provided Mr D with the contact details for his insurer, who I'll call E, in order for Mr D to make a claim.

Mr D made a claim, and unhappy with the insurer's response, he contacted Rock further. A representative from Rock spoke to Mr D on 30 September 2022. Mr D was dissatisfied with insurer E. But he was also dissatisfied with Rock's handling of the situation.

On 8 October 2022 Mr D contacted Rock via its complaints emails address. He said he'd contacted Rock on many occasions, including contacting its CEO, it and didn't respond as it should have done – with the CEO not responding to 20 emails sent to them. And Mr D said he wanted the conversation he'd had with a Rock representative on 30 September 2022 listened to.

Mr D didn't receive a formal complaint response. As he remained dissatisfied, his complaint was referred to this service for an independent review.

In its submission to this service, Rock said Mr D was provided with his policy documentation, which made the cover being provided clear. Rock said it responded to legitimate questions Mr D had asked it, but it didn't respond to emails where the behaviour displayed within these communications was unacceptable.

Rock said its CEO didn't generally respond to enquiries, with the responsibility for responding to complaints being with the complaints team. But apologised for any delays it Rock had been responsible for.

Our investigator considered this complaint and didn't think it should be upheld. They said:

- Rock wasn't responsible for handling Mr D's travel insurance claim, and that the relevant insurer responsible for this was clearly detailed in the policy documentation provided to Mr D.

- Mr D waited around three weeks for a response from Rock, when he first asked about the process to make a travel insurance claim. The investigator noted this delay would have been frustrating. But said Mr D did have information within his policy documents telling him how to claim. So, they felt the impact of this delay was limited, and didn't recommend Rock take any further steps in relation to this element of the case.
- Other than the above delay, the investigator considered Rock had acted fairly in its communications with Mr D, responding when necessary, and hadn't provided Mr D with incorrect details about his policy. For example, it had provided correct information about Mr D's laptop computer and the cover under the policy for it.

Mr D didn't agree. Mr D said his complaint was that he wanted his lost baggage reimbursed. Because Mr D didn't agree, this complaint has been referred 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.

Having done so, I've decided not to uphold this complaint. So, I don't require Rock to do anything more. I've explained why below.

It's important to explain that Mr D is also dissatisfied his travel insurance claim hasn't been settled. As Rock isn't the insurer of Mr D's policy, but is instead the intermediary that arranged the policy, it isn't responsible for any claims decision. So, this decision doesn't cover that issue. Mr D's separate complaint about his insurer covers that. In this case, I'm solely focusing on the complaint points raised about Rock.

One of Mr D's key concerns is how Rock communicated with him. As above, Mr D has said he sent a number of emails to Rock that went unanswered – and that the emails he sent to the CEO weren't responded to. So, I've considered whether I think Rock acted fairly in this respect, or not.

I've seen the initial emails Mr D sent to Rock. Mr D did send Rock an email on 22 August 2022, asking about the claims process. And he chased Rock for a response to this initial email on both 30 August 2022 and 5 September 2022. Rock didn't respond until 9 September 2022.

In this email Rock apologised for its delay in responding to Mr D. It then explained that it didn't handle claims and provided Mr D with information on how he could contact his insurer to make a claim. Having seen this, I do think Rock could have responded more promptly to Mr D. It took it over two weeks to respond, and I can see why this was a frustration to Mr D. As I think Rock could have responded more promptly here, I've thought about whether Rock needs to do anything to put this issue right.

And I don't think Rock needs to do anything more in this respect. I'm satisfied the apology Rock provided to Mr D was enough to recognise the frustration Mr D experienced during this time. I have to be mindful that the impact of Rock's failure to respond was limited. I say this because Mr D did have the information he needed to make a claim, as this was clear within the policy documents sent to him when he purchased his policy.

I've also reviewed the further communications between Mr D and Rock, which have been provided by the parties. And I don't think Rock acted unreasonably. Mr D asked for a call from Rock. And after Rock established why Mr D wanted to speak, and that it was necessary to call him, Rock phoned Mr D on 30 September 2022.

I've listened to that call. The Rock representative answered Mr D's queries. For example, the representative provided an explanation of where Mr D could find policy terms relevant to his claim. The representative did confirm that Mr D's laptop computer was covered up to £250. But, also made it clear that the policy was subject to terms. The representative then followed up the conversation with an email – detailing the relevant policy terms. I'm satisfied the call was handled by Rock professionally, with the correct information about the policy, and cover for the laptop computer, being provided.

Mr D has said he sent a number of emails that went unanswered, including emails to Rock's CEO. I acknowledge there were likely times when Rock didn't respond to some emails. I've seen occasions where Mr D sent multiple emails to Rock in one day, and where the emails didn't contain any additional information or questions. I don't think it was unfair for Rock not to respond to all of these emails, as there were times when there was nothing additional to add. And I'm satisfied Rock responded to Mr D's queries in a reasonable way.

I can also see that Mr D had copied the CEO into communications, and I understand Mr D is dissatisfied that the CEO themselves didn't communicate with him. But I wouldn't necessarily expect a CEO to respond to emails such as these themselves – as these would generally be delegated to the relevant department in the business. Rock has confirmed this is the case here too. It's not for this service to instruct a business as to who answers its emails, and when. So, I don't make any award in this respect, or require Rock to do anything differently here.

Mr D has also raised concerns that he purchased his insurance through Rock, but that the insurer is a different firm. Mr D says he wasn't told that when he purchased the policy. I've considered this point. But it's not unusual for the party that sells the policy to be different to the party that provides the insurance. And this is explained in Mr D's policy documents. So, I don't think Rock did anything wrong here either.

My final decision

Given the above, my final decision is that I don't uphold this complaint. So, I don't require Rock Insurance Services Limited to do anything differently in respect of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 3 August 2023.

Rachel Woods
Ombudsman