

## **The complaint**

Miss C complains about AXA PPP Healthcare Limited's handling of her private medical 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 the investigator for these reasons:

- Under the policy Miss C could see a specialist and have the treatment covered in full, so long as AXA recognised the specialist. AXA authorised Miss C's treatment, and provided the names of two specialists she could see that it recognised. That is what I would expect AXA to do.
- It's not clear what happened next. Miss C says that AXA gave her the name of a different specialist (who provided her with the treatment) and AXA says it didn't. Either way, I don't think it matters. That specialist was recognised by AXA, so it covered Miss C's treatment. I'm satisfied that AXA acted reasonably here and in line with the policy terms.
- Miss C is unhappy about the quality of the treatment she received from her specialist. As our investigator has said, AXA isn't responsible for any treatment provided by a specialist. The specialist that treated Miss C will have his own regulatory body and professional standards to adhere to.
- Miss C questioned what criteria AXA used to recognise the specialist who carried out her treatment, and I see that AXA provided her with details of its recognition criteria. I think that was reasonable.
- As Miss C needed corrective treatment, AXA explained it would cover this with a specialist it recognised. However, Miss C decided to see a non-recognised specialist. That decision was of course up to Miss C. Though the policy makes it clear that AXA doesn't cover any fees for a non-recognised specialist.
- I've noted that Miss C says one of the recognised specialists that AXA named wasn't an appropriate specialist and couldn't do the treatment. However, AXA gave Miss C the name of two specialists, and there's no suggestion that the other one couldn't do the treatment.

- AXA therefore wasn't required to pay anything towards the cost of the corrective treatment. Nonetheless, AXA chose to contribute £700 towards the treatment as a gesture of goodwill. That was up to AXA, but it didn't need to do so. I therefore don't require AXA to pay anything more for Miss C's treatment or appointments.
- Miss C's travel costs for treatment wouldn't have been covered under the policy, even if Miss C had seen a recognised specialist for the further treatment.

Overall, I don't find that AXA did anything wrong here and so I don't uphold this complaint.

### **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 Miss C to accept or reject my decision before 8 December 2023.

Chantelle Hurn-Ryan  
**Ombudsman**