

## **The complaint**

Mr R, Mrs R and Miss R ('the insured') complain about the decision by Euroins AD to turn down their 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 the investigator for these reasons:

- The travel delay section of cover does pay benefit if the departure of the aircraft is delayed due to adverse weather conditions and/or mechanical breakdown or technical fault of the aircraft. However, the insured's initial flight wasn't delayed for at least 12 hours, as required by this section of the policy for benefit to be paid.
- Although the insured make the point that they arrived home two days later than planned, the policy only takes into account the delay of the aircraft departure, which was less than 12 hours. So I don't require Euroins to pay travel delay benefit.
- The missed departure section of the policy covers necessary travel and accommodation costs required to reach a booked destination, but the insured didn't incur travel or accommodation costs to reach the UK. That means their costs for food etc aren't covered, and I don't need to consider whether the claim meets the rest of the missed departure requirements under the policy.
- I've looked at the remaining sections of the policy, but there's no cover for the insured's particular circumstances. I therefore find that Euroins turned down the claim in line with the policy terms.

Whilst I recognise the insured will be disappointed with my decision, 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 Mr R, Miss R and Mrs R to accept or reject my decision before 19 October 2023.

Chantelle Hurn-Ryan

**Ombudsman**