

## **The complaint**

Mr F and Ms N are unhappy that Inter Partner Assistance Sa (IPA) declined their travel insurance claim. They're also unhappy with the delays IPA caused in handling the claim.

Any reference to IPA includes all its agents.

## **What happened**

On 22 November 2022, Mr F and Ms N took out a 'Bronze' single trip travel insurance policy. This covered a trip for the two of them and their son from 5 December 2022 to 9 December 2022. IPA is the underwriter on the policy.

On the day of their departure, Mr F and Ms N checked in their bags. Unfortunately, there was a security incident, and their flight was cancelled. The flight provider managed to book Mr F, Ms N and their son onto a new flight from a different airport later in the week. They incurred a cost for the accommodation they'd booked, which had to be cancelled, because it wasn't available for the new dates. They had to then book new accommodation and parking at the airport which incurred an additional cost.

Mr F and Ms N submitted a claim to IPA. It declined the claim for the cost of the cancelled accommodation. It said the claim is not covered under any part of their travel policy. Regarding the delays IPA caused in their handling of the claim, IPA accepted it could have provided better customer service. In recognition of this, it offered £200 compensation for the distress and inconvenience caused.

Unhappy with IPA's response, Mr F and Ms N brought their complaint to this service. Our investigator looked into it and didn't uphold it. He said their travel insurance claim had been declined fairly by IPA and in line with their policy terms and conditions. He also thought £200 compensation was a fair and reasonable amount for the delays it caused in handling their claim.

Mr F and Ms N disagreed and asked for the complaint to be referred to an ombudsman.

## **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:

- Mr F and Ms N took out 'Bronze' cover for their trip. I've read the policy terms. As their accommodation was cancelled, the only possible section of the policy that could apply would be '*Section A – Cancellation or curtailment charges*' on page 25. Under this section, there is a list of events where cover would be provided. However, having looked at this list of events, I'm satisfied there is no cover under this section for what happened in Mr F and Ms N's particular circumstances.

- I've looked at the remaining sections of the policy, but there's no cover for Mr F and Ms N's particular circumstances. There's no cover available for delayed departure, missed departure or travel disruption under this policy either. I therefore find that IPA turned down their claim in line with the policy terms and conditions.
- Mr F and Ms N also complain about IPA's handling of the claim. They submitted their claim in December 2022 and they received the answer to this in May 2023. And they received no response from IPA for months, despite them chasing this. IPA paid Mr F and Ms N £200 compensation for its poor handling of their claim. I think this amount was fair and reasonable and reflects the level of impact caused to Mr F and Ms N by the matter.
- Overall, I don't think IPA declined the claim unfairly or unreasonably. I'm sorry to disappoint Mr F and Ms N but not all insurance policies cover every eventuality and, their travel policy unfortunately doesn't provide cover for what happened in their situation. And I think the £200 compensation IPA paid was fair and reasonable. It follows that I don't require IPA to do anything further.

### **My final decision**

For the reasons given above, my final decision is that I don't uphold Mr F and Ms N's complaint about Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F and Ms N to accept or reject my decision before 14 February 2024.

Nimisha Radia  
**Ombudsman**