

The complaint

Mr M is unhappy with the assistance he received from U K Insurance Limited and delays in settling his claim.

What happened

Mr M became unwell whilst abroad and sought medical assistance. He's unhappy with the service he received from UKI and with delays in handling his claim.

Mr M complained to UKI, and they awarded £200 for customer service issues during the time that Mr M was abroad. At the time Mr M complained to our service UKI were still considering the settlement of Mr M's claim.

Our investigator looked into what had happened didn't uphold the complaint. He thought UKI's offer was fair. He didn't think UKI had taken an unreasonable amount of time to assess the claim at the point Mr M complained.

Mr M didn't agree and asked an ombudsman to review his complaint. He didn't add any further detailed comments about why he disagreed with the investigator's findings. So, I need to make a 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.

The relevant rules and industry guidelines say that UKI has a responsibility to handle claims promptly and fairly.

I'm not upholding Mr M's complaint because:

- UKI needed further medical information about Mr M's condition whilst he was abroad. I don't think that was unreasonable given the symptoms he was reporting and the medical evidence which was available.
- The policy terms, in summary, give UKI the discretion to ask for more medical information and to decide whether they'll authorise costs incurred when a policyholder cuts a trip short. I'm satisfied they exercised that discretion fairly. When UKI was satisfied that the medical evidence supported repatriation, they made prompt arrangements to return to Mr M to the UK. I think they acted reasonably in the circumstances.
- UKI doesn't dispute that there were some issues with the customer service Mr M received. That included the tone of some of their call handlers, Mr M not receiving call backs and some delays in asking for information from Mr M or providing him with updates. But I think £200 compensation fairly reflects the overall impact on Mr M, including the distress and inconvenience caused when he was unwell and very

worried.

- Mr M's claim involved repatriation following an illness. At the time this complaint was referred to our service, around four weeks after Mr M first became unwell, UKI was still considering the claim. Given the circumstances I don't think there were unreasonable delays in UKI assessing the claim.
- Mr M's claim included expenses he says that he incurred for additional taxis and accommodation. As I've outlined above UKI was still considering those expenses at the time this complaint was made to the Financial Ombudsman Service. So, I'm not addressing the settlement of those expenses in this decision. If the claim has since been settled, and Mr M remains unhappy, he'll need to make a further complaint to UKI if he hasn't done so already.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 November 2023.

Anna Wilshaw
Ombudsman