

The complaint

Mr H complains that AWP P&C SA hasn't paid an outstanding medical bill under a 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:

- AWP agreed to settle an invoice directly with a hospital for 159.75 euros. However, although AWP thought this payment was made on 20 April 2023, the hospital said it had not been received.
- AWP hasn't been able to show this Service that the payment was made. A screenshot it has provided from 28 April 2023 says it could not access the online payment option for 159.75 euros, so I'm not persuaded the payment was made on 20 April 2023. I therefore require AWP to pay the outstanding bill, which I note it has agreed to do.
- I think Mr H has been caused unnecessary inconvenience here. Not only has he been chased by the hospital for the payment, but he has had to make several phone calls and emails to AWP about the matter, without success. I agree with our investigator that £150 compensation would be appropriate here.

My final decision

My final decision is that I uphold this complaint. I require AWP P&C SA to settle the invoice in line with the policy terms. Confirmation of this payment should be sent to Mr H.

I also require AWP P&C SA to pay Mr H £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 November 2023.

Chantelle Hurn-Ryan
Ombudsman