

The complaint

Mr and Mrs P complain that they were unable to contact Inter Partner Assistance SA when they needed medical assistance whilst abroad.

What happened

Mrs P fell whilst on holiday and injured her back, foot and ankle. She wanted to access medical treatment but says she couldn't contact IPA to discuss this despite making repeated attempts to phone their assistance line. She says this meant she spent the holiday in a lot of pain which ruined an expensive holiday for a special occasion and has potentially impacted on her longer-term recovery.

IPA offered Mrs P a total of £200 compensation. They said the number was fully operational. However, they acknowledged Mrs P wouldn't have been able to get an immediate response from the email address provided on the assistance line and that's what she'd have needed. Unhappy, Mrs P complained to the Financial Ombudsman Service.

Our investigator looked into what happened. She thought the £200 compensation offered was fair. She acknowledged Mrs P had experienced issues in contacting IPA but didn't think they were responsible for Mrs P not accessing medical treatment and impact this had on her holiday.

Mrs P didn't agree. She thought the investigator hadn't taken into account that she wasn't able to contact IPA by email and that the insurance policy wasn't fit for purpose. She explained she'd just had surgery on her foot and was no where near recovered.

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 IPA has a responsibility to handle claims promptly and fairly.

I think the £200 compensation offered is fair and reasonable. I say that because:

- Mrs P was unable to contact IPA by phone. The reasons for that are unclear as the number was operational and there were no other reported issues about the line at the relevant time. So, I can't fairly rule out that there were other factors which impacted on Mrs P's ability to contact IPA, such as more general issues with using her phone whilst abroad or other factors beyond IPA's control. Given that there were no other reported issues with the phone line I don't think it's fair and reasonable to conclude this was something, on balance, that IPA was responsible for.
- Mrs P has said that she wasn't able to make contact with IPA and their agents via email. I can't direct IPA to change their processes and procedures. However, I can see that in their final response letter IPA acknowledged the feedback and agreed to

take action. I think that's reasonable in the circumstances.

- I don't think it's fair to conclude that IPA should refund Mrs P's premiums. Mrs P still had the benefit of cover for this trip, and any other trips she wanted to take during the policy year. That includes the legal cover Mrs P may wish to utilise.
- Mrs P has had to take time off work and has had to have surgery on her foot. I'm sure that it's been a difficult and worrying time for her. However, these issues stem from the accident itself. And, in any event, I've not been provided with any medical evidence which confirms her recovery or prognosis was impacted by not accessing treatment abroad.
- I've considered what Mrs P has said about not wanting to incur medical expenses
 without speaking to IPA first, especially as she's aware that insurers sometimes won't
 reimburse the costs incurred. However, I think she did have the option to seek
 medical treatment if she wanted to. So, I don't think it's fair to conclude that IPA
 prevented her from doing so.

My final decision

Inter Partner Assistance SA has already made an offer to pay £200 to Mr and Mrs P to settle the complaint and I think that's fair in all the circumstances.

My final decision is that Inter Partner Assistance SA should pay £200 to Mr and Mrs P if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs P to accept or reject my decision before 9 January 2024.

Anna Wilshaw **Ombudsman**