

## **The complaint**

Ms C has complained that Inter Partner Assistance SA ('IPA') failed to assist her when she needed to be repatriated.

All reference to IPA includes any agents acting on its behalf.

## **What happened**

Ms C has a travel insurance policy, underwritten by IPA. She went on holiday abroad when she unfortunately suffered an injury and required medical attention. She contacted IPA but found it didn't offer helpful advice or assistance. She made a complaint and IPA accepted it could have done more and offered £100 compensation for the impact of its failings. Unhappy with this, Ms C referred her complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint and found that IPA had failed to assist Ms C at a time she was injured and alone in a foreign country. She was also not advised about having a fit to fly certificate and due to IPA's lack of advice and guidance, she was left with no choice but to make her own arrangements to return home. So he recommended IPA increase its compensation from £100 to a total of £350 compensation for the distress and inconvenience Ms C suffered.

IPA didn't think further compensation was justified and in summary, said it had started to arrange assistance but wasn't made aware that Ms C was returning home.

And so the case has been passed to me for a final 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 that this complaint should be upheld. I'll explain why.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- The background is well known to both parties so I won't repeat all the detail here. I will instead focus on what I consider to be the key facts relevant to my decision.
- IPA accepts that its standard of service fell below what is expected for which it offered £100 compensation. But Ms C didn't think this was enough as she was left frustrated and stressed at a time when she was injured and abroad alone.
- IPA has paid Ms C's medical expenses and so the only outstanding matter left for me to decide is whether the compensation offered by IPA is appropriate.
- Our compensation award bands are published on our website. Our investigator has

recommended an award of £350 compensation. An award of this amount is usually appropriate where the impact has caused considerable distress, upset and worry. I am satisfied that IPA's action caused Ms C considerable distress, upset and worry. So I think an award of £350 is fair taking into consideration the length of time Ms C was left without proper advice, guidance and assistance from IPA.

- IPA don't agree to the award of compensation but for all the reasons explained in my decision and by the investigator in his view, I am satisfied a higher award is justified and £100 compensation isn't adequate for the failings in this case. IPA says Ms C should have told it when she was coming home and that it wasn't aware she had arranged her own travel. But this doesn't detract from the fact that IPA should have done more to provide advice and guidance to Ms C and it failed to keep in touch with her so I don't think it's unreasonable that Ms C took the actions that she did.
- Specifically, IPA did not keep Ms C updated as it did not tell her that she would need a fit to fly certificate, which left her worried at the airport, until the airline allowed her to fly. She also travelled to the airport on a bus in discomfort and IPA could have for example, arranged a private transfer or a taxi for a more comfortable journey. Additionally, it should have arranged assistance for her at the airports and had it kept in touch with her, it would have known that she was travelling back home on her original flight.

### **My final decision**

For the reasons set out above, I uphold this complaint and direct Inter Partner Assistance SA to pay Ms C a total of £350 compensation. It can deduct any compensation already paid from this amount.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 12 January 2024.

Shamaila Hussain  
**Ombudsman**