

The complaint

Mr G complains about the decision by Inter Partner Assistance SA ('IPA') to turn down a claim for medical expenses made under his travel insurance policy.

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:

- The policy says *'We won't cover any loss, claim or expenses that directly or indirectly relate to or arise from the following...Any sexually transmitted diseases or sexually transmitted infections (except where contracted through an assault).'*
- Mr G incurred medical expenses whilst abroad because he was worried that he may have a sexually transmitted infection or disease. I understand he had a full screening for HIV and other sexually transmitted infections, as well as a course of medicine that is used to prevent an HIV infection. I'm satisfied the claim falls within the above exclusion as it related to sexually transmitted infections or diseases, even though Mr G then tested negative. I don't agree with Mr G that the exclusion only applies if someone actually has a sexually transmitted infection or disease.
- Mr G says an insured may not seek medical help due to the exclusion, even if the symptoms turned out to be unrelated to sexually transmitted infections. Ultimately, it is up to IPA what it covers under the policy. It would depend on the individual circumstances whether or not a claim would fall under the exclusion.
- Mr G says he was assaulted, but he didn't report this to the police. Whilst I've noted Mr G's reasoning for that, as no assault was reported I don't think it'd be reasonable to require IPA to pay the claim on this basis.
- I find that IPA's decision to turn down the claim was fair and in line with the policy terms.

Whilst I recognise Mr G will be disappointed with my decision, I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or

reject my decision before 6 December 2023.

Chantelle Hurn-Ryan
Ombudsman