

The complaint

Mrs E complains about Astrenska Insurance Limited's handling of her travel insurance claim.

What happened

Mrs E holds an annual travel insurance policy with Astrenska. Whilst abroad, Mrs E was injured and admitted to hospital on 3 February. Astrenska was notified of this the same day and opened a claim.

Astrenska then had problems obtaining the medical report from the hospital. Mrs E was told she was fit to fly on 5 February and wanted to return to the UK for surgery. However, Mrs E's husband (Mr E), who was acting on her behalf, couldn't reach Astrenska to find out what was happening with her repatriation. He therefore arranged this himself on 7 February. Mrs E complained to Astrenska about its handling of the claim.

Astrenska said a medical report was needed before its medical team could confirm repatriation. It explained it had difficulty obtaining the medical report from the hospital directly. It had therefore passed the case to its local agent, but the agent was also unable to obtain the report. Astrenska accepted that several of Mr E's phone calls had dropped, and his emails not answered. It said that the medical information should have been obtained and repatriation arranged for Mrs E. It apologised for this and ultimately offered £300 compensation. Unhappy with this, Mrs E brought a complaint to this Service.

Our investigator didn't recommend the complaint be upheld. She accepted there had been failings on Astrenska's part, but she thought the compensation offered had been reasonable.

Mrs E didn't accept our investigator's findings, and so the matter has been passed to me for 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.

Astrenska has settled the claim for Mrs E's repatriation costs, and so the claim settlement isn't in dispute. Although Mrs E wants interest on the repatriation costs, this Service doesn't generally award interest if a settlement has already been paid. I've therefore only considered Astrenska's handling of the claim.

After Astrenska was notified of the claim on 3 February, it required further information from Mrs E. Some of this was provided on 4 February by Mr E, though Astrenska still needed the medical report. The following day, Astrenska contacted the hospital to request this, however the staff couldn't speak English. Astrenska followed up its request by email.

Astrenska then arranged for a local agent to try and obtain the medical report. I think that was reasonable, so I'm satisfied that Astrenska was making attempts to move the claim forward here. Mr E then provided Astrenska with the number of an English-speaking doctor

at the hospital, also on 5 February. I see that Astrenska tried to call this number, but it didn't connect. It passed the number to its agent too.

The agent initially advised Astrenska on 5 February that, because of privacy laws, the medical report would only be given to Mrs E by the hospital. Later that day, the agent said the hospital had advised them to try again on 6 February to see if the report could be provided.

Astrenska hasn't provided any evidence to show that its agent attempted to obtain the medical report on 6 February.

I understand the air ambulance company were able to obtain the medical report directly from the hospital, so I don't know why this wasn't provided to Astrenska's agent. However, based on the evidence, I think reasonable attempts were made by Astrenska to obtain the medical report prior to 6 February.

Mrs E was found to be fit to fly on 5 February. Mr E made a number of attempts to contact Astrenska after this to get an update on the matter, but without success. He then informed Astrenska on 7 February by email that he'd arranged Mrs E's repatriation himself.

I wouldn't expect Astrenska to consider repatriation at this point without a medical report from Mrs E's treating doctors. Whilst it's clear that Astrenska ought to have done more to try and obtain the medical report on 6 February, I don't know that this would have been provided by the hospital before Mr E arranged his wife's repatriation on 7 February (given the previous difficulties Astrenska had experienced in obtaining this).

Taking this into account, I don't think I can reasonably conclude that Mrs E's repatriation would have been arranged any earlier by Astrenska - even if it had made further attempts to obtain the medical report, or if Mr E had been able to get through to Astrenska.

However, I do think Mrs E was caused unnecessary distress and inconvenience as a result of Astrenska's poor handling of the matter, and lack of updates to her husband acting on her behalf. Astrenska has offered £300 compensation for its failings here, and overall, I think that was reasonable.

To be clear, I haven't been able to consider any impact to Mr E in making an award for compensation. That's because he isn't covered under the policy and so isn't considered an eligible complainant according to our rules.

My final decision

My final decision is that Astrenska Insurance Limited should pay Mrs E £300 compensation if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 9 November 2023.

Chantelle Hurn-Ryan
Ombudsman