

The complaint

Mr and Mrs N have complained that Inter Partner Assistance SA ('IPA') failed to provide assistance when they needed help abroad.

What happened

Mr and Mrs N were on holiday abroad when unfortunately, Mr N needed emergency medical assistance and was admitted to hospital.

Mr and Mrs N contacted IPA and are unhappy with the delays in dealing with the claim and complaint and a lack of assistance and support such as accommodation for Mrs N and return business class flights.

Mr and Mrs N complained and IPA apologised it didn't provide the assistance expected. It offered £350 compensation for the distress and inconvenience caused. It has settled the claim and paid the credit card interest charges.

Our investigator looked into the complaint and found that IPA's offer was reasonable.

Mr and Mrs N disagreed and said due to IPA's delay, it saved £20,000 as it didn't arrange business class flights and they had to travel in economy class in discomfort.

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 don't think this complaint should be upheld. I'll explain why.

- The background to this matter is well known to both parties so I won't repeat everything here. Instead, I will focus on what I consider to be key to my decision.
- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim.
- IPA accepted that its service fell below the standard expected and apologised. It also offered £350 compensation for the distress and inconvenience caused.
- Mr and Mrs N have said IPA saved £20,000 in costs it would have had to pay had it arranged business class flights. I haven't seen any medical evidence that business class flights were necessary. So I'm not satisfied that IPA should have arranged business class flights.
- In relation to Mrs N's accommodation, she called IPA and said she had booked a hotel near the hospital and asked whether she should pay and claim. The adviser

checked the information they had and said it sounded like a good idea to be near the hospital. She checked the name of the doctor and GP and took details of the hotel. She also confirmed the documents needed and that they were waiting for medical records. And Mrs N confirmed her son had flown out to be with her so she had support.

- The GP form wasn't requested as quickly as I would expect – I would expect this to happen promptly. The GP surgery said it hadn't received the initial request so IPA sent a further email which the GP surgery again said it hadn't received. So IPA resent it again and copied Mrs N in. I can't say IPA made a mistake if the GP surgery hadn't received it but I agree it could have done more to act more quickly at the outset.
- Taking the whole timeline into account, I agree that there were delays and the GP report could have been obtained sooner and chased by IPA which might have saved time and enabled it to confirm cover sooner. This meant Mrs N had to pay and claim for her hotel costs which she paid on a credit card. But I have seen IPA paid the costs and interest for this, which I think is reasonable. And I don't think it needed to pay for business class flights as set out above.
- Our compensation award bands can be found on our website. I appreciate Mr and Mrs N were worried and stressed. Overall, I think £350 compensation is appropriate in all the circumstances of this case. This sort of award is made where the insurer's actions have caused significant distress and inconvenience. Mr and Mrs N have said they found the whole situation worrying and stressful when they had to chase IPA, use their credit card and wait for a response to their complaint. But I think IPA has properly recognised the impact of its failings. So I won't be asking it to do anything further.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N and Mr N to accept or reject my decision before 22 May 2024.

Shamaila Hussain
Ombudsman