

## **The complaint**

Mr S is unhappy with the assistance he received from AWP P&C SA and with delays in handling his claim.

## **What happened**

Mr S was on holiday when he became unwell in a remote location. He received medical treatment and recovered to the extent that he was able to continue on his trip. However, he became unwell again with similar symptoms and needed further assistance and treatment.

Mr S is unhappy with the emergency assistance he received and with delays in handling his claim for expenses when he returned to the UK. AWP offered Mr S £100 compensation as a gesture of goodwill. Unhappy, Mr S complained to the Financial Ombudsman Service.

Our investigator looked into what had happened and upheld Mr S's complaint. He thought that the compensation should be increased to a total of £300 as there had been delays in handling the claim and poor customer service.

AWP accepted the investigator's recommendation. Mr S didn't agree and asked an ombudsman to review his complaint – he thought £800 to £1000 would be fairer compensation.

## **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 Great Lakes has a responsibility to handle claims promptly and fairly.

I think a total of £300 compensation is fair and reasonable in the circumstances of this case as I'm satisfied it fairly reflects the distress and inconvenience caused to Mr S.

I've taken into account that Mr S was in a remote location and worried about his personal safety. I can appreciate that he was distressed, worried and frustrated by the poor communication and lack of contact with AWP. I accept what Mr S has said about how frightening and upsetting it was, particularly when he was feeling very unwell.

However, Mr S was able to access the medical care he needed, and I'm satisfied that AWP were trying to make arrangements to assist Mr S as best they could, even if they didn't communicate this to him very effectively.

AWP had a plan to move Mr S to a different medical facility. Mr S didn't want to attend that location as it would have involved a long road trip and would have caused issues with Mr S continuing with his original itinerary. I can entirely understand why Mr S wanted to go to a facility which was more convenient. However, his insurer isn't required to take him to the most convenient location, and I think AWP's proposal was a reasonable one considering the overall circumstances.

Mr S's claim has since been settled. I've taken into account what Mr S has said about the subsequent claims process being tortuous and stressful. I can understand why further delays and poor service added to Mr S's frustration and caused him further inconvenience. However, I think a total award of £300 fairly reflects the overall impact on Mr S.

### **Putting things right**

AWP needs to put things right by paying Mr S a total of £300 compensation, inclusive of the £100 it's already offered to Mr S.

### **My final decision**

I'm upholding Mr S's complaint and direct AWP P&C SA to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 22 November 2023.

Anna Wilshaw  
**Ombudsman**