

The complaint

Miss H is unhappy with how The National Farmers' Union Mutual Insurance Society Limited ('NFU') settled a claim she made on her 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.

The relevant rules and industry guidelines say that NFU has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

The policy covers delayed departure due to bad weather. There is cover for delay, abandonment, enforced stay and missed initial or final connection. NFU settled Miss H's claim under the delay section which offers a fixed benefit.

I don't think NFU needs to do anything further to put things right. I say that because:

- I think it was reasonable for NFU to settle the claim under the 'delay' section which offers a fixed benefit. I'm satisfied NFU has settled the claim in line with the relevant terms.
- I don't think there's cover under the abandonment section because it offers cover for the 'outward' journey. I think it's reasonable to interpret that as Miss H's journey from the UK to her destination. That's also in line with the dictionary definition of 'outward' which our investigator set out. Miss H was returning from her destination, with a stopover in another country. So, I can't fairly and reasonably conclude it was an outward journey in the circumstances of this case.
- I don't think there's cover under the 'enforced stay' section of cover. Miss H was offered an alternative flight by the airline, although she'd have missed some of her stopover in a different country on the way home. She chose to book an alternative flight at an additional cost. And, in any event, she didn't make arrangements to return to the UK as understandably she wanted to visit the other destination she'd planned to visit. Therefore, I don't think her circumstances are covered by this section of cover.
- The missed initial or final connection offers cover to complete the initial or final stage of a booked journey within the 'territorial limits'. Territorial limits is defined as Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including the journey between them. I don't think this section of cover applies to Miss H's circumstances either.

- I'm satisfied that £100 compensation fairly reflects the distress and inconvenience caused to Miss H by delays in handling her claim. I think this acknowledges the impact on Miss H including the additional worry and frustration caused.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 13 December 2023.

Anna Wilshaw
Ombudsman