

The complaint

Ms B and the estate of Mrs B complain about the service they received from U K Insurance Limited.

What happened

Ms B and her late mother were on holiday when Mrs B became unwell. She was hospitalised and then transferred to a hospital in another country. Sadly, Mrs B died whilst abroad and the cremation took place in the country where she died.

Ms B has made two complaints. The first was in relation to the inconvenience she was put through whilst abroad including transport, language barrier, phone bills, not taking concerns about her mother's health into account and being provided with incorrect information. The second was about missing the final funeral prayers due to transport issues. Ms B says that not all the full prayers were completed.

UKI offered a total of £450 compensation before Ms B made a complaint to the Financial Ombudsman Service. Ms B didn't accept that compensation. Following Ms B referring her complaint UKI offered a further £300 compensation and to review any outstanding expenses.

Our investigator looked into what happened. She acknowledged there had been a number of issues during the time that Ms B's mother had been unwell, particularly in relation to transportation of Ms B to a hospital and the cremation. However, overall, she thought the £750 recommended was fair.

Ms B didn't agree. She highlighted that there were two complaints and felt they'd been merged into one. She asked an ombudsman to review the complaint. So, I need to make 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.

The relevant rules and industry guidelines say that UKI have a responsibility to handle claims promptly and fairly.

I appreciate that Ms B made two complaints and feels that they've been merged into one. Although I'm issuing one final decision, I've still considered both the complaints Ms B has made.

I have a lot of empathy for the circumstances which Ms B has described during the time that her mother became unwell. It's clear that this was, understandably, a difficult and stressful time.

Complaint one

UKI has accepted a number of issues weren't handled correctly. They include:

- Not booking a taxi to take her from one country to another when her mother was transferred to another hospital
- Not arranging accommodation for Ms B which meant she arranged it herself
- Giving Ms B the incorrect details of the hospital her mother was travelling to
- Failures in communicating with Ms B by her preferred method and meeting commitments they'd made to her.

I also understand that she may have incurred other costs which may not yet have been considered by UKI. For example, in response to our investigator's review of the complaint Ms B mentioned her phone bills.

UKI says that it's compensated Ms B for the cost of her taxi when her mother was transferred. However, they've said Ms B can contact them in relation to any other expenses incurred. I think that's fair and reasonable in the circumstances.

Complaint two

There were further issues in relation to Ms B's transportation to the planned cremation. UKI said that the taxi was provided but acknowledged that as Ms B wasn't provided with the car or driver details, she couldn't have reasonably identified it. UKI also identified that the funeral directors had incorrectly told Ms B that her return flight to the UK wouldn't be covered. They apologised for the poor service and distress caused.

The evidence I've seen suggests it is most likely that a car was dispatched as planned. However, that doesn't change the fact that Ms B was unable to make contact with the driver and locate them. So, ultimately, she had to make her own way to the crematorium. I accept that Ms B wouldn't have taken another taxi if she'd been able to locate the one that UKI had sent. UKI says it's compensated Ms B for the cost of the taxi but will consider any further expenses she wants to submit for consideration.

This added to her stress and upset on an already very difficult day, and I've also considered what she's said about the additional impact of there being a language barrier in a situation such as this. I think it's understandable that she would have experienced considerable unnecessary distress and she had the inconvenience of having to make her own way to the cremation.

Ms B says that she arrived much later than planned and so had less time to carry out the prayers she wanted to. This was because she left later than planned, due to the issue with the taxi, and there was traffic. I can appreciate how very upsetting this must have been as Ms B feels this impacted on her final prayers and goodbye to her mother. This could have been avoided if Ms B had been given better service by UKI.

Putting things right

I've considered carefully what has happened and the impact Ms B has described. UKI offered £200 in relation to complaint one and £250 in relation to complaint two. As I've outlined above, they later offered an additional £300 to bring the total compensation to £750.

I've thought about what Ms B has said about the distress she's been caused by the issues that I've outlined above. I accept that the cumulative impact of all these mistakes had a

considerable impact on Ms B including causing her significant inconvenience, distress, upset and worry. It meant she had to go to a lot of extra effort at an already difficult time. I think this has had a short term, and longer-term impact on her. I think the award of £750 fairly reflects the impact of this distress and inconvenience on Ms B.

I understand that £450 of compensation has already sent to Ms B. So, I think UKI should put things right by paying the further £300 compensation it's since offered.

My final decision

I'm partly upholding Ms B and the estate of Mrs B's complaint about U K Insurance Limited. They need to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B and the estate of Mrs B to accept or reject my decision before 27 December 2023.

Anna Wilshaw
Ombudsman