

The complaint

Mr M complains about how Inter Partner Assistance SA (IPA) handled his travel insurance claim. My references to IPA include its agents.

What happened

Mr M had single trip travel insurance insured by IPA. In October 2021 he claimed on the policy for lost baggage on a trip. Mr M complained about IPA's delays in assessing his claim and its service. IPA upheld the complaint and offered Mr M £150 compensation for his distress and inconvenience.

Mr M complained to us saying IPA's offer wasn't enough. He said he'd spent hours on the phone to get through to IPA, it had given a lot of excuses about why his claim was taking so long and he was asked to provide information he'd already given. He said in January and April 2022 he provided IPA with proof of ownership for the items claimed but in May 2022 IPA requested proof again. Also IPA asked him to provide a letter from a former partner giving information about the claimed for watch even though he'd provided photographic proof of ownership and told IPA that the difficult relationship he'd had with the former partner meant he wouldn't contact the person. Mr M said he'd been very upset and frustrated by how IPA dealt with his claim.

Mr M wants IPA to pay for his claim and his distress and inconvenience. During our investigation IPA said it had settled the claim, which Mr M confirmed.

Our investigator said IPA should increase the compensation for Mr M's distress and inconvenience to a total of £250 inclusive of its £150 offer.

IPA disagrees and wants an ombudsman decision as it said its offer was reasonable. It acknowledged it was responsible for some of the delay Mr M experienced but said it wasn't responsible for all the delay, and detailed why it thought so. For example, when Mr M claimed in October 2021 IPA told him to first seek a refund from the airline and it wasn't told the airline wouldn't accept responsibility until December 2021. IPA also gave details about why it had asked Mr M for some of the proof of ownership information more than once. IPA accepted it would have been difficult for Mr M to ask his former partner for information but said the evidence he'd provided for the watch didn't confirm the date of purchase for the item which it needed to decide depreciation.

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.

This decision is only about whether IPA's offer of £150 compensation for Mr M's distress and inconvenience was fair. IPA's now settled the claim and Mr M told us he didn't think the claim settlement figure was enough. But if he wants to pursue that matter he will first need to complain to IPA direct. If the parties can't agree Mr M can make a separate complaint to us about the settlement amount.

Even if I accept the points IPA's made as to why it wasn't responsible for all the delay I don't think its offer of £150 compensation was enough taking into account Mr M's circumstances.

I understand why IPA wanted the purchase date for the watch, although I've not seen it explained why to Mr M. But Mr M says he explained to IPA why he wasn't able to contact his former partner for the information and that he got very upset during the conversation, which IPA hasn't denied. The email IPA sent to Mr M immediately after the conversation just asked him for the information and I think it's understandable Mr M was even more upset that IPA hadn't acknowledged the conversation they'd just had. His response to that email shows how distressed Mr M was about that matter on top of his upset and inconvenience about IPA's delays which IPA acknowledges were unacceptable.

Also IPA accepts that for some items it did ask Mr M for information around ownership even when it had that information for some of the items. I think that unnecessarily frustrated Mr M when it would have been reasonable for IPA to have just asked for the information on the items it required.

Taking all the circumstances into account I don't think IPA's £150 compensation offer for Mr M's distress and inconvenience was fair. I think our investigator's recommendation, which Mr M has accepted, is a reasonable amount.

Putting things right

IPA must pay Mr M compensation of £250 in total, inclusive of the £150 it offered, for his distress and inconvenience due to its poor service.

My final decision

I uphold the complaint and require Inter Partner Assistance SA to pay Mr M £250 compensation in total, inclusive of the £150 it offered, for his distress and inconvenience due to its poor service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 January 2023.

Nicola Sisk
Ombudsman