

The complaint

Mrs P is unhappy with how Great Lakes Insurance UK Limited settled her travel insurance claim.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the 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 Great Lakes has a responsibility to handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

I'm sorry that Mrs P incurred further expenses as a result of the cancellation of her flight. I have a lot of empathy for the circumstances she's described. However, I'm not upholding this complaint because:

- I'm satisfied that Great Lakes has fairly settled the claim in line with the relevant policy terms and conditions. The settlement reflects the delay caused to Mrs P's travel plans following the cancellation of her flight.
- I appreciate that Mrs P's travel companion had her expenses paid. Unfortunately, that appears most likely to be an error by Great Lakes. However, I think Great Lakes has reasonably settled Mrs P's claim in line with the policy terms.
- Mrs P's may be entitled to claim some compensation from the airline who cancelled her flight or for the additional expenses incurred. Mrs P may wish to contact her airline to discuss this further.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 27 February 2024.

Anna Wilshaw
Ombudsman