

The complaint

Mrs W is unhappy with the way in which Inter Partner Assistance SA ('IPA') handled a claim made on her travel insurance policy ('the policy').

What happened

Mrs W made a claim on the policy after her phone and phone accessories were stolen whilst abroad.

Mrs W made a claim on her home insurance (which was successful) but when she discovered that the policy also included gadget cover, she opted to return the cash settlement to her home insurer and pursue a claim on the policy because she hoped to get a replacement phone rather than a cash settlement.

IPA sought evidence from the home insurer that Mrs W had repaid the cash settlement. And once received, it accepted Mrs W's claim.

Mrs W is unhappy with the time taken to accept the claim and the customer service she received from IPA, including a lack of updates and call backs as promised.

Our investigator looked into what happened and initially recommended IPA pay Mrs W £150 compensation. IPA ultimately accepted that recommendation. Mrs W didn't think this sum was fair and raised further points which our investigator considered.

Our investigator was persuaded by what Mrs W said and recommended IPA increase the compensation amount to £300. Mrs W agreed but IPA hasn't replied. So, this complaint has been passed to me to consider everything afresh to decide.

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.

IPA has an obligation to handle insurance claims promptly and fairly.

For the reasons set out below, I uphold Mrs W's complaint.

- In principle, I'm satisfied that it was reasonable for IPA to want confirmation from Mrs W's home insurer that the cash settlement had been returned. It took a long time for that to happen and I think some of the delays were outside of IPA's control. However, having listened to the calls, I think IPA should have been more proactive in chasing this information from the home insurer.
- I'm satisfied from what I've heard during the calls I've listened to that action was taken only once Mrs W called for updates. And had it been more proactive, I think it's most likely on the balance of probabilities that IPA would have received the confirmation it needed earlier than it did. Further, had IPA been more proactive in

providing Mrs W with updates, Mrs W wouldn't have needed to contact it for updates as often as she did.

- Mrs W has told the Financial Ombudsman Service that she was without a suitable replacement phone for much longer than she should have been. She says that during this time, she had use of a phone which was over five years old and had a significantly reduced battery life which only lasted for a few hours depending on usage. She says it needed to be constantly charged and this made it difficult for her to rely on her phone when out and about. I'm persuaded by – and accept – what she says about this. It's consistent with what she told IPA's representatives when speaking with them at the time and I have no reason to doubt what she says. I accept that this would have been upsetting and frustrating for her. It would have also caused her inconvenience for longer than necessary.
- I'm also satisfied that her frustration and upset would've been exacerbated by the customer service she received when contacting IPA.
- Mrs W was promised call backs by certain times which she didn't receive, leading her to contact IPA again for information. Calls were also cut off and Mrs W had to call back. And on one occasion, she was kept on hold for a long period of time, seemingly without good reason when she called at the end of the day after being promised a call back which didn't happen.
- Further, some of the information she received during calls wasn't clear – for example, during one call she was told that IPA was awaiting authorisation from the home insurer to approve the claim, which Mrs W understandably questioned.

I'm satisfied that £300 fairly reflects the unnecessary distress and inconvenience Mrs W experienced because of IPA's failings in this case.

Putting things right

I direct IPA to pay Mrs W £300 compensation for distress and inconvenience.

My final decision

I uphold this complaint and direct Inter Partner Assistance SA to put things right as set out above. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 6 March 2024.

David Curtis-Johnson
Ombudsman