

## **The complaint**

Miss J complains that Society of Lloyd's declined a claim she made on her travel insurance policy.

## **What happened**

On 18 April 2023 Miss J contacted her GP. The following day she was seen by her GP and she purchased an annual travel insurance policy. On 20 April, she was due to go on holiday but felt unwell. She did a lateral flow test which showed she was positive for Covid-19. On 25 April Miss J did a Covid-19 PCR test which was positive.

Miss J claimed on her travel insurance policy, but the claim was declined. Miss J is unhappy with the customer service she received and that her claim was declined. Society of Lloyd's said in their final response letter that Miss J had purchased the policy at a time when she was aware of circumstances which reasonably have been expected to lead to the trip being cancelled. Unhappy, Miss J complained to the Financial Ombudsman Service.

Our investigator looked into what had happened and didn't uphold the complaint. She thought the claim had been declined fairly based on the available medical evidence. And, she concluded there hadn't been any significant or avoidable delays.

Miss J said she couldn't understand why it was presumed she had Covid-19 when she saw her GP and she wasn't diagnosed with that. She felt the customer service she received left her feeling undervalued and expressed concern that Society of Lloyd's hadn't disclosed all the information showing how disorganised their customer service was. Our investigator looked into the points Miss J raised and when she'd provided information to Society of Lloyd's. She wasn't persuaded that Society of Lloyd's had caused any unreasonable delays.

Miss J didn't agree with the investigator's findings and so the complaint was passed to me 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 Society of Lloyd's has a responsibility to handle claims promptly and fairly and they shouldn't reject a claim unreasonably.

The policy terms and conditions say:

We will not pay:

- any claim due to circumstances known to you before this insurance was purchased, or at the time of booking any trip, which could reasonably have been expected to lead to cancellation of your trip.

I'm not upholding Miss J's complaint because:

- Miss J spoke to her GP and then visited the surgery. The GP notes that she had presented with symptoms of a cough, cold and post-nasal drip. The same day Miss J took out her insurance policy. The following day she tested positive for Covid-19 on a lateral flow test. A few days later a PCR test confirmed she was positive for Covid-19.
- I don't think it's unreasonable for Society of Lloyd's to conclude that there were circumstances which could reasonably have been expected to lead to cancellation of the trip. Miss J had sought medical advice the same day as taking out the policy. Furthermore, given the timeline, I don't think it's unreasonable to conclude that Miss J's symptoms before and during the GP appointment were related to Covid-19. The symptoms are commonly associated with Covid-19 and presented very shortly before her positive test.
- I'm not persuaded that Society of Lloyd's has caused unreasonable or avoidable delays. Based on the evidence that's available Society of Lloyd's were waiting for evidence from Miss J, including medical evidence. And they then required clearer copies of some evidence she'd provided.
- In any event, Miss J didn't receive some of the evidence required until early July and the outcome of the claim was given approximately three weeks later. The date of that evidence is taken from an email chain Miss J sent to our investigator directly. So, I think it's unlikely she provided it to Society of Lloyd's before that date. That further persuades me there have been no unreasonable delays in assessing the claim as I think it's unlikely Society of Lloyd's had all the necessary evidence until July.

### **My final decision**

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 26 March 2024.

Anna Wilshaw  
**Ombudsman**