

## **The complaint**

Mrs T is unhappy that Astrenska Insurance Limited have declined a claim she made on her travel insurance policy.

## **What happened**

Mrs T was on holiday on an island which was impacted by a severe storm. This caused a lot of disruption and damage to the island. Shortly before Mrs T was due to return home, she became very unwell with vomiting and diarrhoea. She was unable to travel home as planned and changed her flights. She claimed for the holiday which was ruined by the storm as well as the additional hotel and flight costs due to her illness.

Astrenska declined the claim as they said there was no cover for the holiday being ruined. And they declined the medical claim due to a lack of medical evidence. Unhappy, Mrs T complained to the Financial Ombudsman Service.

Our investigator looked into what had happened. Initially, he upheld the complaint in part as he didn't think Mrs T could have reasonably accessed medical help in the circumstances. However, Astrenska provided further evidence relating to the state of the island. Ultimately, our investigator didn't recommend the complaint should be upheld.

Mrs T didn't agree and asked an ombudsman to review her complaint. She provided photographs of the island and other information which she says supports that the claim should be upheld. So, the complaint has been referred 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 Astrenska has a responsibility to handle claims promptly and fairly.

The policy terms and conditions say that the policyholder should contact Astrenska first if they needed emergency medical help. It also says that the policyholder should contact them first before going to a GP or a clinic. The policy also offers a UK based GP service.

There is no cover for any costs where transportation home has not been arranged by Astrenska or prior agreement has not been given by them.

I'm not upholding Mrs T's complaint because:

- The policy terms and conditions don't cover the holiday being ruined by the storm. I understand that this was a very unpleasant experience, and the island was significantly damaged by the storm. However, there's no cover for loss of enjoyment of the trip. That's very common and most travel insurance policies wouldn't cover this.

- I think it would have been reasonable for Mrs T to contact Astrenska before rearranging flights and deciding to stay abroad for a few days until she was well enough to return.
- The policy terms make it clear that Mrs T should contact her insurer. I understand why she didn't think this was necessary or possible in the circumstances. But, it would have given Astrenska a reasonable opportunity to manage the claim. I appreciate that Mrs T wasn't able to contact the local clinic but it would have at least put Astrenska on notice of the claim and allowed them to manage it proactively.
- I've taken into account Mrs T's representations, and the photographs she's provided of the extent of the damage to the island. But this doesn't persuade me that she couldn't have contacted Astrenska to notify them of the claim. For example, Mrs T may have been able to use the UK based GP service or discuss her symptoms with a member of the medical assistance team.

### **My final decision**

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 9 April 2024.

Anna Wilshaw  
**Ombudsman**