

The complaint

Miss K is unhappy with the service she received from AWP P&C SA when she claimed on her travel insurance policy.

What happened

Miss K had to cancel two holidays due to a bereavement in the family. She's unhappy because she says that AWP failed to settle the claim in full as she'd paid for her mother to go on the holiday. She complained to AWP but they maintained their decision was fair. Unhappy, Miss K complained to the Financial Ombudsman Service.

Our investigator looked into what happened and upheld the complaint in part. He thought that AWP should pay Miss K £100 for poor customer service. However, ultimately he concluded that AWP had settled the claim fairly. AWP agreed to pay the compensation but Miss K asked an ombudsman to consider her complaint. So, I need 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 AWP have a responsibility to handle claims promptly and fairly. And, they shouldn't reject a claim unreasonably.

I think £100 compensation is fair and reasonable in the circumstances. I say that because:

- Based on the available evidence AWP settled Miss K's mother's claim under a separate travel insurance policy. So, Miss K wouldn't have also been entitled to recover that cost under her own policy as well. That means AWP did settle the claims fairly.
- Miss K had to chase AWP for information and provide some information more than once. There was also an avoidable delay of around six weeks. But I think £100 fairly reflects the impact on her. In reaching this conclusion I've taken into account what she's said about the financial impact and the impact on her mental health.
- I appreciate that Miss K has suggested that I need to listen to the calls she had with AWP. But it's not disputed that she made the calls or that she was caused avoidable distress and inconvenience. So, I'm satisfied that I have enough information to reach a fair and reasonable conclusion.

Putting things right

I'm upholding this complaint and direct AWP to pay Miss K £100 compensation for the distress and inconvenience caused by poor customer service.

My final decision

I'm partly upholding Miss K's complaint and direct AWP P&C SA to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 6 June 2024.

Anna Wilshaw
Ombudsman