

The complaint

Mr R is unhappy with how Euroins AD handled his claim.

What happened

The background to this decision is set out under my provisional findings. In summary, Mr R lost his ring whilst away and claimed on his policy with Euroins. His claim was declined, however, there were several service-related issues which gave Mr R cause for complaint.

Euroins paid Mr R £15 compensation by way of apology, however, I didn't think that was fair. I said Euroins should pay Mr R £100 compensation as I felt that reflected the level of distress and inconvenience more fairly. Mr R accepted this, however, Euroins didn't respond. And so, it's now for me to make a final 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.

As Euroins didn't contest my provisional findings, there are no further arguments for me to consider here. Therefore, I'm upholding Mr R's complaint for all the reasons explained in my provisional findings. The level of customer service Mr R received throughout the claim was poor. I said that because there were several times he was promised call backs which never materialised. There were also issues with Euroins misleading Mr R into thinking his claim was accepted because the language used was unclear.

Putting things right

Euroins must now comply with my provisional findings.

My final decision

I'm uphold Mr R's complaint for the reasons I've explained here and in my provisional decision. Euroins AD must now pay Mr R £100 compensation for the overall distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 June 2024.

Scott Slade
Ombudsman