

The complaint

Mr and Mrs H are unhappy that U K Insurance Limited (UKI) declined a claim made on their travel insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll focus on giving the reasons for my 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.

UKI has an obligation to handle insurance claims fairly and promptly. And it mustn't unreasonably decline a claim.

Mr and Mrs H missed their flight because the airport departure board didn't display the gate number and boarding time (until it said: "gate closing") and by the time they arrived at the departure gate, they were told they couldn't board their flight.

I've looked at the terms and conditions of the policy, including the section about 'missed, delayed or abandoned departure'.

I'm satisfied that the circumstances which led to Mr and Mrs H missing their flight aren't listed as an insured event. And although the policy does provide a delay benefit, from what I've seen, I'm satisfied that their pre-booked scheduled flight wasn't delayed.

I've looked at the remaining terms of the policy and I don't think the claim is covered elsewhere in the policy.

So, although I know Mr and Mrs H will be very disappointed, I'm satisfied UKI has fairly and reasonably concluded that the claim isn't covered and that it's acted fairly by declining the claim.

When making this finding, I've taken into account all points made by Mr and Mrs H. I have a lot of empathy for their situation particularly as they ended up missing their outbound flight through no fault of their own and the cost of their holiday was significant. However, travel insurance policies don't cover every eventuality and insurers can decide the events they want to insure.

Mr and Mrs H have raised points about the airline and the complications they experienced trying to get another flight due to their holiday being booked as part of a package holiday. However, I've focused on whether UKI has acted fairly and reasonably when declining their claim in the individual circumstances of this case. And for reasons set out above, I'm satisfied it has.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs H to accept or reject my decision before 15 July 2024.

David Curtis-Johnson
Ombudsman