

The complaint

Mr B is unhappy with Inter Partner Assistance (IPA) SA's settlement on his travel medical claim.

What happened

The background to this complaint is set out in my provisional findings. To summarise, Mr B had an accident abroad and he, his wife and their dogs were injured and required medical treatment. He'd contacted IPA to make a claim whilst he was abroad, however, it didn't provide an appropriate level of support.

Mr B said he didn't hear from IPA in good time, leaving him to make his own repatriation arrangements. Mr B's brother was able to help drive them back to the UK. When they returned home, Mr B made a claim for the costs associated with the repatriation, the curtailment costs of the holiday and some missing cash.

IPA said it'd pay some of those costs, but not all of them. It also paid Mr B £450 compensation for the poor handling of his complaint. In my provisional decision, I said IPA should;

- Pay for the minibus hire in full if it hasn't already. It can split this cost between Mr B and his wife should it need to;
- Pay for the associated travel costs getting Mr B repatriated to the UK. This includes fuel, toll and Eurotunnel expenses. Again, this can be split across both complaints should Mr B's policy limit unfairly restrict the settlement;
- Pay for the additional hotel costs for Mr B. It should also pay the hotel costs of Mr B's brother for the two nights claimed as the policy allows for reasonable costs of a travelling companion.
- Pay £175 to reimburse Mr B his share of the missing cash that was received as a wedding gift.
- It's unclear whether IPA has paid the remainder of the curtailment costs for the unused accommodation for the honeymoon. I note Mr B has received a voucher for some of those costs, but should anything be outstanding, this too should be paid by IPA.

Mr B responded to my provisional findings, but IPA didn't. Mr B explained that he'd received a voucher for part of the unused accommodation costs. The hotel gave him a voucher for 674 Euros. 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.

I've decided that my provisional decision will now become final. IPA hasn't responded to my findings in any event and so there's no further arguments for me to consider on its part. Mr B explained that his unused accommodation was booked at a cost of 1,318 Euros. The evidence I've seen shows that he paid 1,118 Euros upfront and was due to pay the remainder upon arrival. Mr B never arrived at the hotel and so IPA must pay the remainder of that unused accommodation under the curtailment section of the policy.

Putting things right

To put things right, IPA must comply with the findings of my provisional decision.

My final decision

My final decision is that I uphold Mr B's complaint. Inter Partner Assistance SA must now;

- Pay for the minibus hire in full if it hasn't already. It can split this cost between Mr B and his wife's policy should it need to;
- Pay for the associated travel costs getting Mr B repatriated to the UK. This includes fuel, toll and Eurotunnel expenses. Again, this can be split across both complaints should Mr B's policy limit unfairly restrict the settlement;
- Pay for the additional hotel costs for Mr B. It should also pay the hotel costs of Mr B's brother for the two nights claimed as the policy allows for reasonable costs of a travelling companion.
- Pay £175 to reimburse Mr B his share of the missing cash that was received as a wedding gift.
- IPA must pay the remainder of the curtailment costs for the unused accommodation for the honeymoon. I note Mr B has received a voucher for some of those costs, but IPA must pay the outstanding balance.
- IPA must also pay 8% simple interest on the amounts owed from the dates those costs were incurred to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 October 2024.

Scott Slade
Ombudsman