

The complaint

Mr and Mrs B are unhappy that AWP P&C S.A. declined their travel insurance claim.

What happened

Mr and Mrs B have travel insurance alongside their bank current account. AWP is the underwriter on the policy.

They were due to go on a trip from 7 July 2024 to 15 July 2024. Unfortunately, Mrs B developed COVID symptoms the day of their departure and tested positive on a home administered test. Both Mr and Mrs B are retired medical professionals and therefore didn't seek medical advice before cancelling their trip. They followed the NHS advice which was to isolate at home for five days.

Mr and Mrs B submitted a claim to AWP for the cost of cancelling their trip. AWP declined their claim because it didn't have sufficient evidence from a medical professional to confirm the reasons for their cancellation.

Unhappy, Mr and Mrs B brought their complaint to this service. Our investigator didn't uphold the complaint. She said AWP declined the claim fairly based on the terms and conditions of their policy.

Mr and Mrs B disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed to me.

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 insurers must handle claims fairly and shouldn't unreasonably reject a claim. I've taken these rules into account when deciding what I think is fair and reasonable in the circumstances of Mr and Mrs B's complaint.

I've looked at the terms and conditions of Mr and Mrs B's travel policy. Page 21, section 1 under '*Cancellation or Curtailment*', there's a requirement for a medical certificate to be provided from a doctor for such claims. It would need to confirm that the policyholder wasn't fit to travel.

Additionally, the Insurance Product Information Document (IPID) provides a summary of what is and isn't covered. This states that claims where a policyholder cannot provide sufficient supporting evidence won't be insured.

I understand that as Mr and Mrs B are retired medical professionals, they didn't need to seek medical advice – especially as Mrs B's symptoms were mild. And the NHS guidelines also recommended for those who had COVID symptoms or tested positive to stay at home. I appreciate this and can see their reasons for not seeking further medical advice. However,

that isn't sufficient for the purposes of their travel insurance and when making a claim for the cancellation of a trip.

There is a requirement for a medical certificate to be completed by a doctor and unfortunately Mr and Mrs B are not able to provide this. This isn't an unusual requirement for cancellation claims on the grounds of medical reasons. For the claim to be validated, insurers have certain requirements under a travel policy and in this case, a medical certificate completed by a doctor is required to confirm the reason for cancelling the trip.

The letter provided by Mr and Mrs B dated August 2024, from their GP surgery, confirms that they didn't seek medical advice at the time Mrs B tested positive. But that isn't sufficient and is provided retrospectively. The GP surgery said there was no need for Mrs B to seek medical advice and obtain confirmation of fitness to travel. But there's no confirmation that Mrs B had sought medical advice at the time she was unwell. So, I don't think the letter is sufficient.

In the absence of sufficient evidence, I can't reasonably make AWP responsible for paying the claim. I'm sorry to disappoint Mr and Mrs B but I'm not persuaded that AWP has declined the claim outside the terms and conditions of their policy or that it was done unfairly. It follows therefore that I don't require AWP to do anything further.

My final decision

For the reasons given above, I don't uphold Mr and Mrs B's complaint about AWP P&C S.A.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 13 January 2025.

Nimisha Radia
Ombudsman