

The complaint

Mr and Mrs H complain about delays by RAC Insurance Limited providing assistance when they reported a breakdown on their roadside assistance policy.

What happened

Mr and Mrs H were travelling abroad when their car broke down. They called RAC at around 1pm to request assistance.

The police arrived soon after they broke down and provided the co-ordinates for the location so the recovery vehicle would be able to locate them. A recovery vehicle was sent but the driver said he couldn't find them. After making a number of calls to RAC Mr and Mrs H were advised to call the emergency services again, as they would be able to locate them.

Eventually the police arrived with a recovery vehicle and closed the road so their car and caravan could be moved.

When Mr and Mrs H complained, RAC accepted there had been delays and offered compensation of £100 for distress and inconvenience, later increasing this offer to £150. Mr and Mrs H didn't accept the offer and brought the complaint to this service.

Our investigator thought the offer was fair but Mr and Mrs H disagreed and requested an ombudsman's decision.

After reviewing the complaint I advised RAC I was minded to increase the compensation to £300 and invited its comments. RAC said it had no further comments to add and would wait for the 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.

RAC has accepted there were delays in responding to Mr and Mrs H and offered compensation. Mr and Mrs H didn't accept the offer and said it was too low. So the issue for me to decide is what would be a fair amount of compensation.

I appreciate Mr and Mrs H would have had to wait for some time before a recovery vehicle could get to them; RAC needed to locate a local agent who could then drive to their location. But they were left waiting for around nine hours. The aim of such a policy is that they will get assistance when they need it and they would not have expected to be stuck for that length of time.

The police were at the scene promptly and provided the co-ordinates so Mr and Mrs H could reasonably have expected someone to be there within an hour or so. After waiting several hours and making further calls they eventually had to call the police again. They should not have had to do that. In the end they were left at the side of the road for nine hours with only some water to drink, no food and no access to facilities such as toilets. This was initially in

very hot conditions but later there were thunderstorms. They were not in a safe place and felt vulnerable, particularly once it became dark.

They have described how the incident caused them a great deal of distress and affected the rest of their holiday, to the extent that they changed their plans and decided to return home by a different ferry route, to reduce the amount of driving they had to do.

Taking all of this into account I don't think the offer of £150 does adequately reflect how upsetting it was for them on the day. They also had to make numerous phone calls to RAC and to the local emergency services before they were given assistance. I think a payment of £300 would be fair, to reflect the level of distress caused and the inconvenience they were put to.

My final decision

I uphold the complaint and direct RAC Insurance Limited to pay compensation of £300 to Mr and Mrs H.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 24 July 2023.

Peter Whiteley
Ombudsman