

The complaint

Mr R has complained about the way Automobile Association Insurance Services Limited (AAIS) dealt with him when he called to say he wanted to make a claim for damage to his vehicle following an accident.

What happened

Mr R had an accident on 6 September 2023. He called AAIS on 7 September and said he wanted to make a claim. He had numerous telephone conversations with AAIS, which did eventually culminate in him being passed to his insurer to make a claim.

Mr R complained about the poor service he'd received when he called, including having the phone put down on him on several occasions. AAIS issued two separate final responses on the complaint. It apologised that it had provided a poor level of service and paid a total of £275 in compensation for the distress and inconvenience Mr R had experienced.

Mr R asked us to consider his complaint. One of our investigators did this. She acknowledged that AAIS had provided a poor level of service. And she explained that she thought the £275 in compensation it had paid for distress and inconvenience was sufficient.

Mr R didn't agree with the investigator's view and asked for an ombudsman's decision. In doing so he mentioned he thought the complaint should be in the name of his business and that the impact on his business should be taken into account.

Having reviewed Mr R's complaint, I called him to discuss it. I explained that the complaint couldn't be set up in the name of his business, which is a limited company, as it wasn't a customer of AAIS. And I couldn't award compensation to his business for the same reason. I further explained I'd issue this decision on his complaint in his personal capacity i.e. on this complaint.

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 do not propose to go into detail about the service offered by AAIS when Mr R spoke with it on numerous occasions on 7 September 2023. But I've listened to recordings of all the telephone conversations Mr R had with various advisers at AAIS. And I will say that I think the service provided by AAIS overall was appalling. It was a very straightforward matter for AAIS to take the details of Mr R's claim and pass him on to his insurer. Instead of this, AAIS inappropriately tried to refer him to an accident management company, despite Mr R making it very clear he didn't want to go down this route. AAIS also incorrectly told him if he wanted to use a manufacturer dealership to carry out the repairs to his vehicle he'd have to pay for the repairs. This was of course not the case and it is hard to understand how the adviser could have thought this would be the case. There were also instances where the handlers didn't seem to be able to answer straightforward queries and deal with straightforward issues. And it does seem as though some advisers put the phone down on Mr R.

All in all, as I've already said, the service provided by AAIS was very poor indeed. And this clearly meant Mr R wasted a great deal of time and experienced unnecessary distress and inconvenience personally. And I would expect AAIS to pay him compensation for this. It has already done this; paying Mr R £275 in total. And I think this is enough, as it is in line with the amount of compensation I'd normally award for the level of distress and inconvenience Mr R experienced. As AAIS had already paid him this amount when he asked us to consider his complaint, it's not appropriate for me to uphold Mr R's complaint. But this doesn't mean I don't understand and acknowledge that AAIS got things badly wrong and provided an unacceptable level of service to Mr R.

My final decision

For the reasons set out above, I've decided not to uphold Mr R's complaint about Automobile Association Insurance Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 1 May 2024.

Robert Short
Ombudsman