

## **The complaint**

Mr A has complained about POLICY EXCESS INSURE LTD (PEX). He isn't happy about the way it renewed his roadside assistance insurance policy early and the difficulty he subsequently had cancelling the policy.

## **What happened**

Mr A took out a roadside assistance insurance policy which auto renewed. The policy renewed early and when he attempted to cancel the policy he wasn't happy with the cancellation process. So, he complained to PEX about this.

When PEX looked into the complaint for Mr A it offered a full refund and not to charge any fee for the cancellation of the policy. But Mr A didn't accept PEX's offer as he wanted compensation as this had caused him a great deal of financial and emotional stress. So, he complained to this Service.

Our Investigator looked into things for Mr A but didn't uphold his complaint. She thought that the cancellation process was reasonably clear and that PEX's offer of a full refund while waiving the cancellation fee was a fair way to resolve this complaint.

As Mr A didn't agree the matter has been passed to me for review.

## **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.

Having done so I can understand Mr A's frustration here, but I agree that PEX's offer to refund his premium and cancel the policy seems fair. I know this will come as a disappointment to Mr A as he wants compensation in addition to this, but I'll explain why.

I can understand why Mr A found the process of cancellation difficult and that he found it frustrating having to contact PEX when he was looking to cancel the policy as he didn't need it. Indeed, PEX have looked to change its processes here so I think there is some acceptance that things could be clearer. But I think its offer to refund his premium, which was relatively small, and to cancel the policy without charging a cancellation fee seems fair.

While this matter has been with me for consideration PEX has confirmed that its original offer to cancel the policy, refund the premium without charging a fee stands. As I feel this is a fair way to finalise this complaint I won't be asking PEX to do anything more here.

## **My final decision**

It follows, for the reasons given above, that I think POLICY EXCESS INSURE LTD has taken reasonable steps to put things right by offering to refund the premium and cancel the policy without charging a cancellation fee.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 7 May 2024.

Colin Keegan  
**Ombudsman**