

The complaint

Mr T says RAC Insurance Limited unreasonably declined a claim he made under the tyre replacement cover added to his motor breakdown policy.

What happened

Mr T's car failed an MOT assessment due to exposed cords showing on one of its tyres. He claimed for the cost of a new tyre from RAC, but RAC said the damage to the tyre was caused by wear and tear, which wasn't covered by the policy.

One of our Investigators reviewed Mr T's complaint. He noted that when Mr T called RAC he said the tyre was worn and the cords were showing, so it had failed the MOT test and needed to be replaced. Mr T told us later that there was a deep cut in the tyre that he'd been unaware of before the garage noted it. The Investigator told Mr T that if he thought the damage was caused by a single incident it was for him to show that was the case.

Mr T provided an email exchange between him and the garage that had carried out the MOT check, in which he asked it to confirm that the failure was due to cords being exposed, not to wear and tear. The garage said it failed the test due to exposed cords, not insufficient tread. The Investigator then spoke to the garage in order to clarify its statement. It said the cords could have been exposed due to a range of reasons, but it couldn't say why that had happened and it had no images of the tyre.

As the Investigator thought RAC had acted reasonably in declining Mr T's claim, Mr T asked for a review of his complaint by an ombudsman.

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.

Mr T says there's nothing to show that the damage to the tyre was caused by wear and tear, but he can't show that it was caused by a single incident. There are no images of the tyre showing the deep cut Mr T told us about, and the MOT garage doesn't have a note of it.

The garage said the cords could have been exposed as the result of various factors. The Investigator referred to some of those factors when he issued his view. They include wear and tear, over inflation / under inflation of the tyre, misaligned wheels / uneven wear, and heavy braking. Damage caused by any of these factors isn't covered by the policy.

It's for the person making a claim on a policy to show that the claim is covered by the policy's terms and conditions. The policy here covers accidental and malicious damage (and punctures) that mean the car can't be driven. Mr T's car was driveable, there wasn't a puncture, and he can't show that the damage to the tyre was accidental or malicious.

In the absence of any evidence that the tyre was damaged in a single incident, I think RAC acted reasonably in concluding that the exposed cords were showing due to wear and tear and therefore declining the claim.

I know Mr T will be disappointed with my decision, but I'm not able to uphold his complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 11 July 2025.

Susan Ewins

Ombudsman