

## **The complaint**

Miss B complains about the amount of correspondence and calls she received from Automobile Association Insurance Services Limited ('AA') about renewing her roadside assistance policy.

## **What happened**

Miss B held a roadside assistance policy provided by AA. As her renewal date of 11 November 2024 approached, AA attempted to call Miss B numerous times, and it wrote to her by text, email and letter to remind her the renewal date was approaching.

Miss B complained to AA because she thought the amount of communication was excessive and intrusive. AA provided a final response on 11 December 2024 saying its process was to attempt to make an outbound call prior to the renewal and to send a renewal invite and reminder. But it agreed that Miss B had been contacted an excessive number of times by phone and in writing, so it apologised for this and agreed to compensate her £60.

Dissatisfied with this response, Miss B brought her complaint to us. Our investigator agreed that the amount of contact from AA about the renewal was excessive and unreasonable. But she thought the amount of compensation AA had already provided a fair and reasonable response to the complaint.

Miss B didn't agree, so the complaint was referred to me to decide.

## **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, while I understand Miss B will be disappointed by this, I think AA has already resolved this complaint in a fair and reasonable way. So, I won't be asking it to do anything more. I'll explain why.

AA doesn't dispute that it attempted to call Miss B an excessive number of times and wrote to her excessively about her renewal. So, other than to say I agree that the level of contact was excessive and that I think this has caused Miss B some distress and inconvenience, I don't need to comment further on this.

The question I need to consider is whether the redress provided by AA was fair and reasonable.

Miss B says the level of contact from AA was overwhelming and made her feel like she was being harassed, and that she shouldn't have had to contact AA to tell it to stop.

We don't seek to fine or punish businesses when something has gone wrong, nor is that something we have powers to do. But we can award compensation for distress and inconvenience a business has caused.

I don't doubt that Miss B was upset by the volume of contact she received from AA, particularly the 14 calls over the span of a month, which I agree was excessive. However, I consider the situation more of a nuisance than harassment because Miss B did not respond to the calls or correspondence until making her complaint. As a result, AA had no clear indication that the contact was unwelcome and therefore continued its attempts to reach her.

Nonetheless, AA should have recognised on its own that the amount of contact was excessive and ceased their efforts sooner. By failing to do so, I think Miss B was caused some distress and inconvenience. However, for the impact caused, I find an apology and a small monetary amount of compensation to be in line with our award levels.

So, while I agree AA treated Miss B unfairly, by apologising and compensating her £60, it has already provided a response which I consider fair and reasonable in all the circumstances. Accordingly, I've decided not to require it to do anything more than this.

### **My final decision**

Automobile Association Insurance Services Limited has apologised to Miss B and agreed to compensate her £60 which I find fair and reasonable in all the circumstances.

So, my final decision is that if it has not done so already, Automobile Association Insurance Services Limited should issue a payment of £60 to Miss B.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 22 July 2025.

Daniel Tinkler  
**Ombudsman**