

The complaint

Mr H complained that Automobile Association Insurance Services Limited (“AA”) password protects all documents relating to his motor insurance policy.

What happened

Mr H said that AA sent his policy documents via email. Once accessed and filed onto his home computer he said the documents remain password protected, and the password can’t be changed. Mr H said once received the documents become his property meaning he should be able to remove the password protection. He didn’t think AA had treated him fairly, so he complained.

In its final complaint response AA said it always password protects its policy documents. It explained that this is a business decision that forms part of its data security process. The business said Mr H’s complaint was closed as the issue he complained about related to a business decision.

Mr H wasn’t satisfied with AA’s response and referred the matter to our service. One of our investigator’s looked into his complaint but didn’t uphold it. He didn’t think AA had done anything wrong in how it chose to manage the security of its policy information. He said it’s not the role of our service to interfere in AA’s business decisions. And highlighted that Mr H had been able to access his policy information.

Mr H didn’t accept our investigator’s findings and asked for an ombudsman to consider his complaint.

It has been passed 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 I’m not upholding Mr H’s complaint. I’m sorry to disappoint him but I’ll explain why I think my decision is fair.

We expect AA to communicate effectively with its customers and provide access to the relevant information regarding their insurance policies. This is so its customers can understand their cover and how to make a claim. Mr H accepts that he was sent his policy documents. His concern is that he can’t access this information without using the password AA provided for him. I’ve focused on whether it treated him fairly.

In his submissions to our service Mr H said that that he stores his policy documents on his home computer. He said it’s not practicable or reasonable to expect him to have to use AA’s password to access this information once he’d downloaded it. Mr H said files that are on his computer should not have to be password protected by the AA. He also said that he has a lot of passwords to remember.

I've thought carefully about Mr H's concerns. But it's not the role of our service to tell AA how to run its business. We're not the industry regulator. That's the role of the Financial Conduct Authority (FCA). AA needs to ensure that customer data is held and communicated in a secure manner. But how it does this is for it to decide.

In its submissions to our service AA said that all emails it sends containing sensitive information are password protected. This is done using a standardised format that provides a simple password relating to the customer. It maintains that it can't change its security process because of Mr H's concerns.

I've considered the analogy Mr H provided in his submissions to our service. The example he gave is of buying a packet of rice and then not being able to open it at home because of the supermarket's security policy. I don't think this is a fair comparison. Mr H can open his policy documents as he was given the password to be able to do so.

Having considered all of this I don't think AA treated Mr H unfairly when applying its security policy. I don't think its use of password protection is unreasonably onerous or that it prevents Mr H from accessing his documents. So, although I'm sorry he's frustrated by its security policy, I can't reasonably ask AA to do anything more.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 August 2025.

Mike Waldron
Ombudsman