

The complaint

Miss R has complained about the way Automobile Association Insurance Services Limited ("AA") sold her a roadside assistance insurance policy.

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.

Our investigator thought AA had acted fairly. I agree, and for the same reasons, so I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- Miss R bought a roadside assistance insurance policy through AA's website. The policy cover was provided by another company.
- After Miss R bought the policy, she checked the policy documents, and found the cover was limited to one call out per year. She said this limitation wasn't made clear to her during the sale. And, if it had been, she wouldn't have taken the policy out.
- When AA sold the policy, it had a duty to provide information that was clear, fair and not misleading, so that Miss R could make an informed decision about whether the policy was right for her.
- I'm satisfied AA met that duty and treated Miss R fairly. I'll explain why.
- AA has shown that when it sold the policy online, it prominently highlighted the policy limitation noted above. So I'm satisfied AA took reasonable steps to make Miss R aware of the limitation before she bought the policy – in line with the duty above.
- Miss R has questioned whether this information may have been added to the website since AA sold her policy, as she doesn't recall seeing it. I've checked and I'm satisfied the limitation was shown on the website at the time she bought the policy.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 16 June 2025.

James Neville
Ombudsman