

The complaint

Mr W complains that Automobile Association Insurance Services Limited (“AAIS”) didn’t promptly send his policy details after he renewed his roadside assistance cover.

What happened

In early September 2024 Mr W called AAIS to renew his policy, which expired towards the end of August each year. He’d been covered by AAIS for several years.

He’d had a previous problem with AAIS confirming that his cover had started, and he asked it to write to him and tell him cover was in place. It agreed to do this and emailed Mr W with a note telling him he’d taken out cover, with start and end dates.

AAIS also told him his documents would be with him within 28 days (he was also told on the phone this would usually be quicker). But his documents didn’t arrive. He emailed AAIS twice and complained.

AAIS looked into his complaint and said Mr W’s wait time wasn’t acceptable. AAIS said it’d had a problem with printing documents. His documents then arrived in mid-November. It sent him a cheque for £50 for his distress and inconvenience.

Mr W didn’t want a cheque and asked for an electronic funds transfer, but AAIS said it couldn’t do this. Mr W travelled to the bank and in doing so caught a cold.

As he remained unhappy he brought his complaint to this service. He complains about the impact of not receiving the policy documents has been profound and that AAIS has caused him extreme psychological distress. He’s accused it of bullying, victimisation and harassment, and he stresses the importance of knowing his car is covered for breakdown as he relies on it. He asks for an additional £200 compensation.

Our investigator looked into it and thought it wouldn’t be upheld. He agreed the slow correspondence from AAIS was poor, but he thought its payment of £50 was in line with this service’s guidelines. Mr W didn’t agree with the view, so his complaint has been passed to me for a decision.

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.

I’ll start by saying that I’m not going to respond to every point made by Mr W. I mean no disrespect in doing this, but I want to focus on what I think is the issue at the core of his complaint. This is in line with this service’s informal approach.

Mr W has explained his distress about not receiving his policy documents. They arrived about 73 days after the policy started, which is well after the 28 days AAIS told him. I agree this isn’t good service.

I've mentioned above that Mr W said he'd had issues with getting confirmation of cover from AAIS before, so he asked for the email to be sent confirming what he'd taken out. So I need to say that I think it was fair of AAIS to send him that, even though it was specifically at Mr W's request.

Mr W has also talked about his stress at not knowing he was covered. But he'd been sent that (admittedly brief) covering email, and I feel it's fair I say that he could have called AAIS to check cover at any time.

So, I recognise the distress this would likely have caused him, but I think it was reasonably in his power to recognise the email as being confirmation he was on cover, and call AAIS if he needed service from it.

AAIS has agreed its service wasn't very good here, so the key part of my decision needs to deal with the impact on Mr W. He's talked about £50 not being enough, and he expects £100 for each month he didn't receive his documents.

I've thought about this carefully. I can't see that Mr W needed to call out AAIS for help during the period in question, and I'm glad that's the case. To consider higher levels of compensation I'd need to be persuaded that AAIS's mistake had a much greater impact on him. AAIS made a mistake in not being able to issue his documents. But it confirmed cover, and his cover was ready for him to claim on. Crucially, I think this would have been straightforward to check. And I can't fairly say AAIS is responsible for the cold Mr W caught when he cashed the compensation cheque.

So, having considered this complaint and the impact it caused on Mr W, I think the £50 awarded by AAIS is fair and it's in line with this service's guidelines.

I'm not upholding this complaint and I don't require AAIS to do anything more.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 1 August 2025.

Richard Sowden
Ombudsman