

The complaint

Mr G complains about the way Acromas Insurance Company Limited (Acromas) handled a claim he made under his roadside assistance insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

At the end of August 2024 Mr G was abroad when his vehicle unfortunately broke down. He contacted Acromas to make it aware of the breakdown and sought assistance. Mr G's vehicle was taken to a garage and Acromas arranged a hotel for Mr G and his family for that evening. Mr G was unhappy with the way Acromas were handling the arrangements to bring him home and so he decided to arrange this himself. He also raised a complaint about the way his claim had been handled.

Mr G's vehicle was unable to be repaired abroad and so arrangements were made to bring the vehicle back to the UK. Mr G was unhappy with the length of time this took and said his vehicle had been damaged whilst in the care of Acromas.

On 29 October 2024 Acromas issued Mr G with a final response to his complaint. It acknowledged the level of communication it had provided Mr G wasn't of the standard it would expect. It also said it had failed to recover Mr G's vehicle back to the UK within a reasonable timeframe. It asked Mr G to provide information about the damage he said had been caused to his vehicle so it could be reviewed. It paid Mr G £300 compensation for the distress and inconvenience caused. Mr G referred his complaint to this Service.

After Mr G referred his complaint to this Service Acromas made an offer to settle Mr G's complaint. It said it wanted to offer a further £300 compensation bringing the total compensation due to Mr G to £600. Mr G didn't think this was reasonable and so our investigator looked into things.

Our investigator said she thought it was reasonable for Acromas to request information about the damage Mr G said had been caused to his vehicle during recovery. She said she thought the £600 compensation Acromas had now offered was reasonable to acknowledge the distress and inconvenience its errors had caused Mr G.

Mr G didn't agree with our investigator. He said he didn't think £600 compensation was sufficient to acknowledge the distress and inconvenience he had been caused.

As Mr G didn't agree with our investigator the complaint 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.

I want to acknowledge I've summarised Mr G's complaint in less detail than he's presented

it. I've not commented on every point he has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr G and Acromas I've read and considered everything that's been provided.

Acromas have acknowledged it hasn't handled Mr G's claim as well as it should have done. It has said the level of communication it provided wasn't of the standard it should have been and it took longer than it should have done for Mr G's vehicle to be returned to the UK. It has offered £600 compensation and so I've considered whether this is reasonable to acknowledge the impact to Mr G.

I can see Acromas were attempting to make arrangements to bring Mr G back to the UK but were having difficulties in doing so. Given the number of people in Mr G's party and limits of Mr G's policy, I can understand why it was taking Acromas some time to make these arrangements. However I think the way it handled the arrangements caused Mr G unnecessary distress and inconvenience.

Acromas originally told Mr G it had found a hire vehicle large enough for his family but this vehicle became unavailable. It then told Mr G it could arrange a taxi but later said this wouldn't be possible due to the cost. The changes in travel plans would have caused Mr G some distress. Additionally, I can see Mr G was regularly contacting Acromas for updates during this period which would have caused him unnecessary inconvenience.

Mr G's vehicle was unable to be repaired abroad and so Acromas made arrangements to recover it back to the UK. The terms of Mr G's policy explain delivery of the vehicle may take eight to fourteen working days but can sometimes take longer during busy periods. The recovery of Mr G's vehicle took considerably longer than this, and whilst I acknowledge delays can occur, I don't think it's reasonable Mr G had to wait this long for his vehicle to be returned. Being without his vehicle for this length of time has caused him distress and unnecessary inconvenience.

I can see Mr G told Acromas he had to hire a vehicle once back in the UK, but I haven't seen evidence of any additional or unnecessary costs Mr G has incurred due to being without his vehicle for an extended period. If Mr G has evidence of additional costs he has incurred due to being without his vehicle he should provide this to Acromas so it can review this.

Mr G has said his vehicle was damaged whilst in the care of Acromas. Acromas have asked Mr G to provide evidence to support what he has said but I can't see Mr G has provided this at this stage. I think it's reasonable Acromas have agreed to review this on the receipt of evidence from Mr G, and so if Mr G has evidence of the damage he has said was caused to his vehicle he should look to provide this to Acromas in the first instance.

Given the circumstances of Mr G's claim I think he would have always experienced some distress and inconvenience even if everything had gone smoothly. However as explained, I think the way Acromas handled Mr G's claim has caused him additional distress and unnecessary inconvenience. Taking everything into consideration, I think the total of £600 compensation Acromas have now offered to pay is reasonable in the circumstances. I think compensation of this amount is fair when a business's errors have caused considerable distress, worry and inconvenience which I think is the case here.

My final decision

For the reasons I've outlined above I uphold Mr G's complaint about Acromas Insurance Company Limited. I require it to pay Mr G an additional £300 compensation to bring the total compensation due to £600.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 September 2025.

Andrew Clarke
Ombudsman