

The complaint

Mr P complains that U K Insurance Limited, trading as Green Flag, broke his key fob when it sent an engineer out to fix his car.

What happened

Mr P has a policy with Green Flag for car breakdown. On 25 July 2024, Mr P called Green Flag as his car wouldn't start. He thought it was because of a problem with his key fob. Mr P says the engineer damaged the key fob and he had to buy a new one. He complained to Green Flag and asked it to pay this cost. Green Flag said there wasn't enough evidence to show that the engineer had caused the damage.

Mr P was unhappy with this answer, so he brought his complaint to us. An investigator looked into the issue. He said Mr P's policy didn't cover the repair or replacement of keys. He said Mr P had called out Green Flag before for the same problem and that the key fob was already damaged. He also said that Mr P could have repaired the key but chose to get a new one. The investigator didn't think that Green Flag had to pay for the new key.

Mr P didn't agree. His 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.

Mr P thinks that the engineer broke the key fob. Green Flag said Mr P already knew there was a problem with the key fob before the engineer arrived. I've looked at what the policy covers and what we know about what happened on that day to see what I think is the right outcome.

The policy terms and conditions

The insurance policy Mr P took out with Green Flag doesn't cover everything that could happen to his car. In the policy wording it says:

"PROBLEMS WITH KEYS

If your vehicle keys are lost, broken or stolen, we'll pay for someone to come out to your vehicle and try to get into it.

We won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to your vehicle by attempts to get into it."

The policy makes it clear Green Flag doesn't have to pay for the repair or replacement of keys.

Did the engineer take enough care to prevent any damage?

Even though the policy doesn't cover the cost of repairing or replacing keys, I would expect an engineer to take care to try to prevent any damage. Mr P doesn't think he did take care. In situations like this, I would need to see clear evidence that shows the actions of the engineer caused unnecessary damage.

Green Flag said the problem with the key fob is something Mr P had called them about before which it says is a common problem in older cars. It says Mr P told the engineer there was a message on the dashboard to say that the key fob batteries were low and he had changed the batteries. But this hadn't worked. The engineer said the key fob was already damaged when Mr P gave it to him. He said he tried to undo the key fob but couldn't get the battery compartment open due to the damage.

Mr P told us he had called Green Flag out several times before for the same problem with his key. He said he had changed the batteries before he called Green Flag, but he still hadn't been able to start the car. Mr P told our Investigator that there was already some damage to the key fob prior to the engineer arriving.

I've compared the information provided by Mr P and Green Flag. There is a lot that is the same. Most importantly, both Green Flag and Mr P say the key fob was damaged before it was given to the engineer. As the key fob was already damaged, on balance, I think it is likely the key fob would have come apart at some point. I don't think it is fair to say that the engineer didn't take enough care to prevent the key fob breaking apart.

Mr P did take the key to a repairer. There isn't a report from the repairer to explain how the damage happened. So, there isn't any independent evidence to confirm that the engineer used unnecessary force to open the key fob. And Mr P said the repairer was able to put the fob back together but that he wanted a replacement one. So, it appears it was Mr P's choice to buy a new fob rather than keep the old one.

Taking everything into account, I'm not satisfied there is enough evidence to show the engineer didn't take care when he came out to fix Mr P's car. So I cannot reasonably say it is Green Flag's responsibility to cover the cost of a replacement key fob. I'm not asking Green Flag to do anything more.

My final decision

As explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 14 July 2025.

Jenny Giles
Ombudsman