

The complaint

Ms T complains that Astrenska Insurance Limited (“Astrenska”) trading as Collinson Insurance mishandled her claim on a breakdown insurance policy.

What happened

Ms T had a car, made by a premium-brand car-maker and first registered in 2005.

For the year from 1 December 2024, she had breakdown insurance for the car. Astrenska was responsible for dealing with any claim.

Much of the complaint is about acts, omissions, or communications of a roadside assistance provider on behalf of Astrenska. Insofar as I hold it responsible for them, I may refer to them as acts, omissions, or communications of Astrenska.

On the evening of 30 March 2025 (a Sunday) Ms T’s car broke down with an engine problem. She called for help under the breakdown policy. She complained to Astrenska about delays and poor service.

By a final response dated 3 April 2025, Astrenska apologised and offered Ms T £20.00 (if she provided bank details). Ms T brought her complaint to us straight away.

Astrenska offered, through us, a further £20.00 to Ms T, making a total of £40.00.

Our investigator recommended that the complaint should be upheld. He thought that Astrenska should’ve given Ms T more priority. He recommended that Astrenska should pay Ms T, in addition to the £40.00 offered a further £110.00 compensation for distress and inconvenience, totalling £150.00.

Ms T disagreed with the investigator’s opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- She was deprived of food, water, medication and necessities.
- It was very distressing and had an impact on her mental health.
- Their own notification system for waiting drivers has not been working which is not acceptable, and it made the whole situation much worse.
- It was also Mother's day which she will remember for a long time.
- She still has a mental trauma following this incident, which often prevents her from using the car with a fear of another breakdown and being abandoned again.
- £150.00 is an inadequate amount of compensation.

Astrenska also disagreed with the investigator’s opinion. It asked for an ombudsman to review the complaint. It says, in summary, that:

- It does not agree that Ms T was a vulnerable customer. It does not consider her age,

gender or location as a vulnerability.

- It has to allow more time for breakdowns in central London.
- This customer has suffered a short delay.
- £150.00 is an excessive amount of compensation.

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.

Ms T was already in a difficult situation when she called Astrenska. That's why she called Astrenska. Her car had broken down and from what she says, she didn't have any water or food with her. It was nearly 7 p.m. on a Sunday evening in late March.

Astrenska said it would send a roadside technician and gave an estimated time of arrival of just after 8 p.m. I accept that Ms T couldn't track the technician's journey.

The technician arrived after 8:30 p.m. Also he was unable to repair the car at the roadside. That was frustrating for Ms T but – without knowing what repair the car needed - I can't say that the technician did anything wrong.

Astrenska said it would send a recovery vehicle and gave an ETA of about 10:30 p.m. The recovery vehicle arrived just before 12 p.m. midnight. So Ms T had waited for about five hours since the breakdown.

Whilst I understand that there were issues with traffic, I consider that Astrenska could and should have done more to support Ms T and to give her priority after it became clearer that her vehicle needed recovery and as her overall wait built up. Also, there were times when Astrenska should've been more pro-active in contacting Ms T.

I've thought about the extra impact on Ms T at an already difficult time, of the delays and other shortcomings in Astrenska's service.

Ms T hasn't provided enough evidence to show that this included an impact on her mental health or an impact on her use of her car.

Nevertheless I accept that the extra impact included a feeling that Astrenska had abandoned her in an unfamiliar location. That impact also included that Ms T felt obliged to stay with the car rather than to look for food, water and facilities. So she became exhausted.

That impact also included that Ms T felt that Astrenska was ignoring her needs and concerns about safety. She also felt that she had to chase for progress and updates.

Putting things right

Astrenska's offer of £20.00 didn't make things any better. And its increase to £40.00 wasn't enough.

Weighing up the extent to which Astrenska was responsible for the extra impact on Ms T, I conclude that £150.00 is fair and reasonable and in line with our published guidelines for distress and inconvenience.

My final decision

For the reasons I've explained, my final decision is that I uphold this complaint. I direct Astrenska Insurance Limited trading as Collinson Insurance to pay Ms T, insofar as it hasn't already paid her, £150.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 21 October 2025.

Christopher Gilbert

Ombudsman