

## **The complaint**

Miss S has complained that Barclays Bank UK PLC (“Barclays”) mis-sold her a Travel Pack.

Miss S says that when she applied for the Travel Pack, Barclays confirmed that her vehicle is covered by the breakdown cover included with the Pack. But when Miss S went to claim on the breakdown cover, she was told by the breakdown provider that her vehicle was not covered.

## **What happened**

Miss S took out a Travel Pack via Barclays’ banking app in July 2024. Miss S says that, after she’d added the Travel Pack to her account, she downloaded the breakdown provider’s app and entered the registration number for her vehicle, and it confirmed that her vehicle is covered.

Unfortunately, in April 2025, Miss S’s vehicle broke down, but when she called the breakdown provider, she was told her vehicle was not covered.

Miss S says that she and her vehicle was left stranded at the side of the road for 2 days. And in that period she called the breakdown provider and Barclays many times to get matters resolved. Eventually Barclays, recognising Miss S’s plight and given her vulnerabilities agreed to pay Miss S the cost to recover her vehicle, as a gesture of goodwill.

Unhappy with how matters had been handled, Miss S complained to Barclays. Barclays issued its final response letter on 28 April 2025 and although it didn’t think the Travel Pack had been mis-sold, it did acknowledge that Miss S had a number of phone calls with Barclays and so agreed to also pay Miss S £100 for the distress and inconvenience caused to her.

After Miss S referred her complaint to this service, one of our investigators assessed the complaint, and they didn’t uphold the complaint.

As Miss S remained dissatisfied with the investigator’s conclusions, the matter was referred for an ombudsman’s 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.

We’ve explained our approach to complaints about packaged accounts on our website and I’ve used that to help me decide this complaint. And having considered everything, I don’t uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Having considered everything that Miss S has provided, I appreciate that it would’ve been very distressing for her to discover, when her vehicle broke down miles away from home and friends and family, that her vehicle was not in fact covered by her Travel Pack. And it’s clear that, after she’d purchased the Travel Pack, she’d taken steps to double check with the breakdown provider that her vehicle was covered and had received information suggesting that it was. Therefore, I have a great deal of sympathy for the situation that Miss S found herself in.

However, this complaint is against Barclays and not the breakdown provider. And so I have to consider this complaint in light of what Barclays is responsible for.

In this case, when selling the Travel Pack, Barclays was acting as an insurance intermediary. This is an important distinction to make because it means that Barclays is responsible for how the Travel Pack was sold, and ensuring that Miss S was provided with clear, fair and not misleading information during the sale of the Travel Pack, so that she could make an informed decision about whether it met her needs. But Barclays is not responsible for how the product provider handles claims, or indeed for any information the breakdown provider supplied to Miss S directly.

As part of the sales process, I understand that Miss S was provided with a copy of the Travel Pack Insurance Product Information Document (IPID). This summarises what is covered by the Pack as well as summarises key exclusions. Contained within the breakdown cover section of the IPID it says the following:

***“Are there any restrictions on cover?”***

*Your vehicle must be UK registered and less than:*

- *3.5 tonnes.*
- *5.5 metres long (including a tow bar).*
- *2.55 metres wide.*
- *Motorcycles must be over 121 cc.”*

Therefore, I'm satisfied that the relevant exclusion (that was relied upon by the breakdown provider) was provided to Miss S in the Travel Pack IPID.

I note that the above restriction was not made clear in all sections of the Travel Pack application process. For example, I can't see that it was stated under the '*restrictions on breakdown cover*' section of the demands and needs letter. And given that it means some vehicles are not covered at all by the policy, this is a fairly significant restriction and therefore something I think Barclays should've included in all, rather than just some, of the sales literature. Nonetheless, even if the above exclusion had been included in all sales documents and not just the IPID, I don't think that would've changed Miss S's decision to proceed with the Travel Pack.

I say this because, shortly after Miss S purchased the pack, she downloaded the breakdown provider's app and entered the registration number for her vehicle into their app, to check that her vehicle was definitely covered. And Miss S has provided evidence to show that the breakdown provider's app says, underneath details of her vehicle: "*you're covered as a driver or passenger in any vehicle*" - even though it's clearly the case that she is not, as I understand Miss S's vehicle is longer than 5.5m long. As such, it's clear that Miss S relied on the information provided by the breakdown provider - that appeared to confirm she was covered - in deciding to keep the Travel Pack.

As it was the breakdown provider's app - and not Barclays - that gave Miss S this information after she'd taken out the Travel Pack, if Miss S feels that the information she was given was misleading, this is something that Miss S would need to take up with the breakdown provider. I say this because, ultimately, the breakdown provider is responsible for handling claims fairly and reasonably and it is responsible for the information it provided her through its app.

Because of this, I can't reasonably say that Barclays is at fault here.

Due to the stressful predicament that Miss S found herself in and due to Miss S's vulnerabilities, I note that Barclays, as a gesture of goodwill, agreed to pay Miss S the costs to recover her vehicle. In my view this was reasonable, given that I can't see that Barclays is at fault here. And although Miss S is unhappy that Barclays paid the money to her, rather

than paying the breakdown provider directly, as it was a gesture of goodwill that it was not obliged to do, I can't reasonably say that it was therefore at fault for paying her directly.

I can see that Miss S called Barclays many times. And I appreciate that it must've been very frustrating, as she was being passed from pillar to post with neither company accepting responsibility for her vehicle not being covered. But, again, I can't say that Barclays is at fault here, for referring her back to the breakdown provider, as the breakdown provider is responsible for processing claims. And as I can't say that Barclays misled her into thinking her vehicle was covered, then I think the £100 gesture of goodwill that Barclays paid to Miss M, for the distress and inconvenience that she experienced, is reasonable. And so, I can't reasonably say that Barclays should do more here.

As such, whilst I recognise that Miss S did experience a very stressful situation, and clearly Miss S took reasonable steps to check her vehicle was covered when she first took out the Travel Pack, I can't reasonably say that Barclays is responsible because of the information the breakdown provider supplied through its app. And so I can't reasonably say that Barclays should do anything more than what it has already done here.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 11 December 2025.

Thomas White  
**Ombudsman**