

The complaint

Ms W complains about Astrenska Insurance Limited trading as Collinson Insurance's service in relation to a claim she made on her breakdown cover policy. She says that because of its mistakes it took too long to reach her at the roadside when she'd broken down. She also felt it was dishonest in its responses.

Ms W's policy is branded in the name of the motoring club which administers it. Another firm, which provides the roadside assistance, has responded to her complaint. But, Astrenska is the policy underwriter and it is responsible for claims decisions and responding to complaints. So I will only refer to it within this decision even where another firm took the action referred to on its behalf.

What happened

Ms W's car suffered a flat tyre while on a rural road. She rang Astrenska for help at 15:41. She told it that owing to the location of her car, her age and health she had some vulnerabilities. The call handler told Ms W it would deal with her as a priority. The call handler took some time to identify Ms W's location. Having done so Astrenska referred the matter to a recovery company (the company).

At 16:08 the company confirmed to Astrenska that it would send an operator (the operator) out to Ms W and estimated he would arrive in about an hour.

Astrenska called Ms W at 16:38 and said the operator should be with her by 17:10. Around that time, during another call, a local farmer gave a postcode relating to Ms W's location to Astrenska. Astrenska passed this on to the company.

At 17:23 Astrenska rang Ms W again and confirmed the operator should be there in the next ten minutes.

The operator arrived at 17:32. He told Ms W that Astrenska had originally given him the wrong location for the breakdown. Ms W said the operator was angry that Astrenska had given him the wrong address, which caused him to go quite some distance out of his way. She complained to Astrenska.

Astrenska called Ms W to discuss her concerns. It apologised and said it would provide further training to the call handler concerned. But, when it sent its final response to Ms W's complaint it said it wasn't upholding it. It said that its call out had only been delayed by 24 minutes which it didn't find to be a cause for concern. Ms W followed up on her complaint and wrote to Astrenska again but it didn't reply.

Ms W brought her complaint to the Financial Ombudsman Service. One of our Investigators looked into it. After confirming the complaint was within our jurisdiction she said she didn't think Astrenska needed to take any further action. Ms W didn't agree so the matter's been passed to me to decide.

Provisional decision

On 28 October 2025 I issued a provisional decision explaining why I was minded to uphold the complaint.

I noted that Astrenska had given Ms W an expectation that help should be with her in around an hour. But, in the end, it took Astrenska a total of one hour and 51 minutes to reach her.

The first part of that delay was in Astrenska's call handler trying to locate Ms W. I explained that having listened to that call myself I could see how confusion arose and how things went wrong. I noted that Ms W wasn't certain of where she was, she didn't know the name or identifier of the road where she'd broken down. But she did know what route she was on and the names of the places she would pass through on the remaining part of her journey.

However, Astrenska's call handler incorrectly assumed Ms W was on a named road heading north. But none of the places Ms W named were on that road. And in reality Ms W had already left that road and was heading in a, generally, north-westerly direction. As a result when the call handler 'dropped a pin' to identify Ms W's location, the place she dropped it at was actually around eight miles away from where Ms W had broken down. So, once the operator was dispatched to help Ms W, he was heading to the wrong place.

I acknowledged in my provisional decision that identifying Ms W's location wouldn't have been easy. But I thought she'd given Astrenska enough information for it to have been able to find her. And it could have narrowed down her location far more easily simply by asking some questions. In particular, about what her actual destination was before she broke down. As that would almost certainly have given a good indication of which direction she would likely be travelling in.

Alternatively just joining the dots between the places Ms W named on her route would have shown she should be travelling in a west northwest direction and not north. I said that if Astrenska had taken those additional steps, it would have easily identified that Ms W was very unlikely to be where the call handler dropped the pin.

Further, I said that Astrenska noted during the call that Ms W was vulnerable and confirmed they were treating her as a priority. So it was all the more important that it was able to identify her location and to have been confident about that when it dropped the pin. And I said that I didn't think Astrenska had asked the right questions in order to locate Ms W with more accuracy. As a result, while acknowledging the challenges Astrenska faced, I concluded that it had missed opportunities to be able to locate Ms W with more certainty. And given Ms W's vulnerabilities I said I didn't think Astrenska treated her fairly.

Turning to Ms W's comments – in her follow up complaint – that she believed Astrenska had overridden the correct postcode of her location given to her by a local farmer. I said that, after hearing the relevant calls, I was satisfied that Astrenska passed the correct postcode on to the company as soon as the farmer gave it. So I was confident that Astrenska hadn't overridden the correct postcode. Instead the error was in the location where the call handler dropped the pin initially.

I said that because Astrenska had incorrectly identified Ms W's location that caused a delay of around 24 minutes. And while Astrenska apparently didn't find that length of delay a "*cause for concern*" that wasn't Ms W's experience. I said the additional delay was clearly a concern for Ms W.

I also commented on Ms W's complaint that Astrenska hadn't been honest with her when responding to her concerns. I found that while Astrenska could have chosen its wording more helpfully to avoid misinterpretation, I didn't think it had tried to be deliberately dishonest.

I added that because of Astrenska's mistakes the inconvenience and discomfort Ms W experienced because of the breakdown was prolonged. This increased the level of distress she was already experiencing. To address the impact of that I said that Astrenska should pay Ms W compensation of £50.

Developments

Ms W accepted my provisional findings 'overall' but provided some further comments. She said she had phoned the recovery operator herself directly. She said that Astrenska should

trust the postcode supplied by a person local to the breakdown. She also said that Astrenska could have been clearer in its description of its actions.

Astrenska didn't reply to my provisional 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.

As neither Ms W nor Astrenska have objected to my provisional findings I see no reason to change those.

I will briefly reply to Ms W's comments. I accept she rang the company directly, although I haven't heard those conversations. But as I said in my provisional decision I haven't seen or heard any evidence that Astrenska itself didn't trust the postcode the farmer gave to it. Instead the evidence shows Astrenska passed the correct postcode on to the recovery operator without delay.

I agree with Ms W that Astrenska could have chosen its wording more carefully when responding to her concerns. And, possibly, greater clarity might have prevented Ms W from believing Astrenska was being dishonest. But, as I said in my provisional decision, I'm satisfied that wasn't the case – even if the way it communicated gave Ms W cause to think otherwise.

My final decision

For the reasons set out above and in my provisional decision I uphold this complaint. I require Astrenska Insurance Limited trading as Collinson Insurance to pay Ms W £50 compensation for her distress and inconvenience arising from its mistakes.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 10 December 2025.

Joe Scott
Ombudsman