

The complaint

Mr G complains about how Acromas Insurance Company Limited handled a claim he made on his parts and garage policy.

What happened

Mr G held a parts and garage policy with Acromas. When he noticed an electrical fault with his vehicle, he called for assistance.

A patrol vehicle attended Mr G's car at the roadside and noted there was an issue with some of his vehicle's lights. Advising Mr G how to make a claim on his policy, the patrol driver said Mr G needed to take his car to a garage to be fixed, and any repairs needed to be authorised before they were carried out.

Mr G called to get his car into a garage and was told even though the patrol had diagnosed an issue, the repairing garage would need to carry out a diagnostic check with Mr G's permission. Acromas said he was covered up to £500.

Unfortunately, Mr G then had trouble booking his car into garages. He said the reason was that no one wanted to work with Acromas. He wanted Acromas to assist him, and didn't think it was doing that up to this point. A link was then sent to Mr G to make a booking with a repairer network Acromas worked with.

At the garage, the issue was diagnosed as needing new bulbs and a fuse to fix. Also, work was carried out to tighten Mr G's vehicle's handbrake because it was noted as being loose on inspection.

Mr G thought the costs of the repair, and the diagnosis would then be covered by Acromas.

But Acromas pointed out that bulbs were excluded from the policy, and that Mr G had been told this previously. It didn't think the tightening of the handbrake was part of this claim, because it wasn't related to the call out Mr G made. It said the fuse was covered, as was an aspect of labour, but that the cost of the covered claim fell below the excess on the policy – essentially meaning there was nothing to claim. It said because there was no covered claim, the diagnostics also weren't covered.

Following the repairs, Acromas were notified by the repairing garage that they still hadn't been paid for. The garage said the vehicle was therefore incurring storage charges and that they'd told Mr G he needed to pay the outstanding balance (repairs and storage) or they'd take possession of his car.

Mr G complained to Acromas. He felt the policy wasn't doing what it should be and that he felt scammed by it. He thought the repairs should be covered, and as a result, the storage fees too.

Acromas didn't change its stance, so, Mr G brought his complaint to the Financial Ombudsman Service.

Our Investigator ultimately didn't think Mr G's complaint should be upheld. She didn't think Acromas had misadvised Mr G and she thought it's decline of his claim was fair and reasonable and in line with the terms and conditions of the policy.

Mr G didn't agree. He thought someone should be liable for the costs of the repair and storage, and didn't think it was fair that was him.

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.

Having done so, I'm not upholding it. I understand this won't be the answer Mr G was hoping for. I'll explain my reasoning.

I'm not going to detail or comment on each and every argument raised or piece of evidence submitted. Instead, in line with our informal role, I'll comment on what I consider to be key.

Ultimately, I'm satisfied Acromas' decline of Mr G's claim is fair and in line with the policy terms and conditions. The terms are clear in saying bulbs aren't covered. And the handbrake issue was a separate matter, not related to the call out that gave rise to the claim. The policy is clear in that it only covers repairs which lead to a call out from a mechanic.

The part of the claim that was covered fell below the policy excess, which effectively means there wasn't a valid claim. There's no point Mr G claiming for any repairs that cost less than the excess, because he'd have to pay the excess to Acromas. He'd essentially be paying Acromas to pay him back the same amount.

Because there's then no valid claim, I think it's reasonable Acromas said the diagnosis isn't covered. Were the claim covered, I'd expect the diagnosis to be paid for, but that's not the case here.

I'm also don't think Acromas mislead Mr G at any point into saying his claim would be covered. It explained the level of cover provided by the policy, and the process needed to claim. I've not seen anything which told him he would be covered for this particular issue.

Obviously, I wasn't present when the patrol driver attended Mr G's car at the roadside, but the notes suggest it was made clear at this point that bulbs wouldn't be covered. I understand Mr G says he was told the issue was with the wiring – but that's why the repairing garage needs to complete its own diagnosis. Here, it wasn't the wiring, but a fuse that needed replacing. And in any event, that advice wasn't given by Acromas, it was given by the company responsible for providing the roadside assistance aspect of this policy.

In this case, the policy provided a monetary contribution to repairs, it doesn't say Acromas will repair the car. I understand Acromas provided the garage's details and booking link to Mr G here. But that was done to help him get the car repaired, because he was having trouble finding his own garage. That means in this context, I'm satisfied the repairer wasn't acting as Acromas' agent. Therefore, I don't hold Acromas responsible for that garage's actions. That includes anything it's charged for repairs, or storage, or any communication or decision made in relation to recovering those costs or taking possession of Mr G's vehicle.

All this means I don't think Acromas treated Mr G unfairly here. I understand that puts him in a difficult position, but I'm not persuaded that's down to any error or unfair action/inaction on the part of Acromas.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 31 December 2025.

Joe Thornley
Ombudsman