

The complaint

Ms B has complained about the service she experienced from Acromas Insurance Company Limited (Acromas) following her request for roadside assistance while abroad.

What happened

The circumstances of this case are known to both parties, but in summary Ms B has a European roadside assistance policy, underwritten by Acromas, as a benefit to her packaged bank account.

In August 2025, Ms B broke down while abroad and requested assistance from Acromas. Acromas ultimately repatriated the car, but Ms B complained about several issues with how it dealt with the claim including but not limited to the recovery team being sent to the wrong location, poor communication, delays in obtaining a hire car, unexpected charges, and the failure to have the vehicle assessed or repatriated within a reasonable timeframe.

Acromas upheld most of the complaint as it recognised it had made errors in its handling of the claim, recognised there had been delays, and that the unexpected charges Ms B experienced were due to its error. However, they didn't agree it was responsible for the lack of available garages as this was outside its control. It awarded Ms B £450 to recognise the service she experienced. Unhappy with the response, Ms B referred her complaint to this Service.

Our Investigator agreed there were several failings during Acromas's handling of Ms B's claim. But they ultimately concluded that the £450 it awarded in response to the complaint was reasonable in the circumstances.

Ms B disagreed and asked for an Ombudsman to make a final decision. She said Acromas failed to provide her with onward travel despite this being a part of her cover, left her with no choice but to arrange her own return journey with two young children, and incurred a significant financial loss which caused significant distress and strain on her relationship with a family member.

So, the case 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.

While I recognise Ms B will be disappointed with my decision, I won't be directing Acromas to do more here. I'll explain why.

I know I've summarised the circumstances of this case in less detail than presented. But I want to assure both parties that I've carefully considered all the information provided. I may not respond to every point or piece of evidence. But I've focused on the issues I consider to be key to the outcome of the case. This isn't meant as a discourtesy but reflects the informal

nature of this Service – and the rules this Service are expected to adhere to enable me to do this.

The scope of my decision

I should first set out that Ms B has raised additional complaint points with Acromas which have been responded to separately. While I recognise Ms B finds these issues to be inherently linked to the issues raised in this complaint, I won't be commenting on these issues as they are being considered by this Service under a separate case reference. So, my decision will only comment on the issues Acromas responded to in its final response letter of August 2025.

Did Acromas handle the claim fairly?

Relevant regulatory rules say firms must handle claims promptly, and fairly.

As Ms B's claim was accepted and settled by Acromas, I won't comment on its overall validity. However, the policy terms and conditions explain that in the event of a claim, Acromas will arrange for an emergency repair at the roadside, or if this isn't possible, arrange recovery to a suitable repairer, or recover the vehicle back to a policyholder's home address.

It is widely accepted by both parties that there were several failings with respect to Acromas's handling of Ms B's claim, so I won't need to comment on these individual issues in significant detail. Ms B said these issues had a considerable impact on her and her children while they were travelling abroad. This included deterioration to her mental health and significant distress to her children, and Acromas was aware that Ms B was travelling with a child who has additional needs, as well as another young child.

However, while Ms B has explained that she and her children have experienced significant distress and inconvenience, I don't find it unreasonable to conclude that a large part of the distress and inconvenience she experienced is largely a consequence of her vehicle breaking down while abroad. And so, I must separate any distress and inconvenience as a natural consequence of the incident itself to that caused by Acromas in its handling of the claim.

From the information provided to me, I can see Acromas, upon acceptance of the assistance, incorrectly arranged the recovery service to be sent to the wrong location. Acromas arranged for a subsequent recovery agent to attend the following day. It's unclear what impact this delay had on Ms B as she hasn't made any submissions detailing what she did in response to this overnight delay, but as she has focused her dissatisfaction with the issues I highlighted above, I have focused mainly on those issues.

I recognise Ms B is unhappy the recovery agent didn't assess her vehicle upon arrival and only did so following her request. However, roadside repairs don't typically occur abroad, and instead an arrangement to be recovered to a nearby garage is usually put in place. This is consistent with the actions taken here. And I haven't seen anything to suggest the vehicle could be repaired at the roadside.

Ms B is also unhappy that her vehicle couldn't be repaired for approximately 30 days by a local garage. And I can understand this caused her significant worry. However, Acromas doesn't have any control over the availability of local repairers as these are wholly separate entities. And ultimately, Acromas's obligation was to recover the vehicle to a nearby garage if a roadside repair couldn't be completed – which it arranged. But as the repair would have been delayed due to local garage availability, Acromas could consider the repatriation of the

vehicle. I think it could have been more proactive with this. I understand this has since been completed and Acromas authorised a hire car while Ms B's vehicle was being repatriated. I also understand Ms B experienced issues with the repatriation but this is one of the points raised in her subsequent complaint and so I won't comment on this further.

I acknowledge Ms B is unhappy with the failure to arrange a hire vehicle. I can see from the claim notes that there was a delay in this being arranged. This was partly due to Acromas's handling, but I can also see there were availability issues, so Acromas wasn't able to arrange this as quickly as required. So, it advised Ms B to pay and claim to ensure she was able to continue on her journey. While I recognise this would've been inconvenient, this is intended to enable Ms B to continue her journey as soon as possible. But I agree Acromas could have done more to ensure Ms B was supported in relation to the hire vehicle and the communication she received surrounding this.

Ms B has said she was left in a position where she had to return to the UK as a foot passenger on a ferry along with her children and this was significantly distressing and inconvenient. I recognise this would have been difficult. But, Ms B was always in a position where the hire car would only be available up until she arrived at the ferry to return to the UK as ultimately there is no way for the hire car company to arrange the return of the vehicle. So this inconvenience isn't a direct consequence of Acromas's handling of her claim and is something she would likely have always experienced due to the breakdown of her vehicle.

Ms B has also explained she incurred a significant financial loss as the hire car company charged a family member for a deposit due to Acromas's error. I appreciate this would've caused significant worry however Acromas has since arranged this to be corrected and so I don't find there to be a financial loss with respect to this amount. But I recognise this would have caused upset at an already upsetting time and caused strain on her relationship with her family member.

I appreciate Ms B did not receive the experience she expected, and Acromas has awarded Ms B £450 in recognition of this. There is no exact science to awards for compensation, but having considered the overall experience, taking into account the failure to support Ms B during her breakdown, the delays she experienced, and errors in relation to the car hire deposit taken incorrectly from her family member, I don't consider this amount to be unreasonable and is consistent with our award bands where a complainant has been caused considerable distress, upset and worry, and significant inconvenience. And this amount is consistent with what I would have directed had Acromas made no award. So, I'm satisfied this amount is fair and proportionate and I won't be directing Acromas to do more.

My final decision

My final decision is that I do not require Acromas to take any further action and so I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 5 March 2026.

Oliver Collins
Ombudsman