

The complaint

Mr C is unhappy with the type of tyre fitted to his car by RAC Insurance Limited after he made a claim on his breakdown policy.

What happened

In June 2025 Mr C made a claim under the tyre replacement part of his breakdown cover because one of his tyres had a nail inside it. RAC attended and replaced the tyre but Mr C didn't think it used the correct tyre for his car.

Mr C complained to RAC and said that his car is a performance vehicle and requires a specific type of tyre which has a specific marking on it and which shows that it is manufacturer-approved. He said, fitting the wrong tyre compromises the performance and safety features of the car. Mr C added that when he claimed in the past, RAC fitted the correct tyre so it has the capability to do this.

RAC acknowledged Mr C's complaint, but it didn't respond until after he referred the matter to our service.

Mr C brought his complaint to our service and said he would like RAC to replace the tyre with the correct one and cover all reasonable costs associated with replacing the tyre.

RAC said that it believed the tyre it provided was in accordance with the terms of the policy. It said in finding a suitable tyre for the vehicle, it consulted the tyre manufacturer's website using Mr C's car's details and it showed that the tyre provided was compatible with the model and configuration of his car.

One of our investigators reviewed the complaint but didn't think RAC had to take further action. Our investigator said she had checked the tyre manufacturer's website herself using Mr C's registration which brought up the exact specifications and showed that the tyre used was compatible with Mr C's car and manufacturer-approved.

Mr C didn't agree and asked for an ombudsman's decision. He said that his car is not a standard model but a performance one and that the tyres which carry the specific marking are designed, tested and certified by the manufacturer to work with the car's performance characteristics and safety systems. He said the tyre may have been compatible, but that's not the same as being the correct specification.

Our investigator didn't change her view and so the matter was 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.

Under the policy, there is optional "tyre replace" cover, which Mr C opted for when purchasing his breakdown cover. Under "tyre replace" RAC covers damage to tyres resulting from accidental or malicious damage and punctures. The terms also say that the replacement tyres offered will depend on availability and will be of a similar standard to the ones already on the insured vehicle, up to the policy claims limit (£150 per tyre).

As our investigator may have explained, we are not tyre experts and our role isn't to determine the correct or best tyre for the car. Our role is to determine whether RAC's actions were fair and reasonable and in line with the policy terms.

RAC said it consulted the manufacturer's website and used Mr C's car's specifications, and the tyre used was recommended for the specific vehicle. Our investigator also carried out the same search, and the results were the same. That is an objective, industry-standard source for determining tyre suitability. The fact that the tyre does not carry the additional performance marking does not, in my view, mean it falls below a similar standard. Instead, it indicates that while it may differ in specification, it still meets the manufacturer's criteria for safe and appropriate use on this model.

I appreciate Mr C says the tyres with the specific marking are manufacturer-approved and developed for his car, and it may be that the manufacturer recommends those tyres. However, under the policy RAC is required to provide a replacement tyre of a similar standard to the ones already on the vehicle—not the exact same specification—and this is subject to availability.

On balance, I don't think the absence of the marking means the tyre is not of a similar standard, because it is one of the tyres recommended for this specific car by the tyre manufacturer. I appreciate Mr C says his car is a performance model and not the standard version, but, as our investigator explained, she used his vehicle registration when searching the tyre manufacturer's website and this specific tyre was recommended for his car.

Mr C said that RAC previously provided him with replacement tyres with the specific marking so it has the capability to do this. I appreciate Mr C's point, but this doesn't mean RAC is in breach of its policy terms unless it always provides that specific tyre. As above, the terms require a tyre of a similar standard to the existing tyres, and I consider that is what RAC has provided in these circumstances.

I appreciate Mr C will be disappointed with my decision but for the reasons I have given I don't think RAC's actions fall outside the terms of the cover it provides.

My final decision

For the reasons above, I have decided not to uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 10 April 2026.

Anastasia Serdari
Ombudsman