

The complaint

Mr G complains that Acromas Insurance Company Limited mishandled his claim on a motorhome breakdown insurance policy.

What happened

The subject matter of the insurance, the claim and the complaint is a campervan, first registered in 2009.

According to its MOT history, the van passed a test in December 2024, with a recorded mileage of about 105,000.

For the year from mid-January 2025, Mr G had the van insured on a comprehensive policy branded with the name of an insurance broker. The policy covered Mr G as policyholder and his wife as a named driver.

The policy included a section providing European breakdown cover. Acromas was the insurance company that was responsible for dealing with any claim under that European breakdown cover section.

On about 24 July 2025, Mr G and his wife took the van and two young children to continental Europe for a holiday that they planned would be for three weeks until 15 August 2025. Unfortunately, the van broke down abroad on 3 August 2025.

Mr G complained about Acromas' response including about the following points:

- call wait times when contacting the recovery service; and
- being incorrectly declined service; and
- delay in the repatriation of the van to the UK.

Much of the complaint is about acts, omissions and communications of a motoring organisation (or a subsidiary) acting as administrator on behalf of Acromas. Insofar as I hold it responsible for them, I may refer to them as acts, omissions and communications of Acromas.

By a final response dated 8 October 2025, Acromas accepted Mr G's complaint. Acromas said it was sending Mr G a cheque for £200.00.

Mr G brought his complaint to us later in October 2025.. He asked us to direct Acromas to pay him more compensation. He told us that he hadn't cashed the cheque for £200.00.

Our investigator recommended that the complaint should be upheld. She thought that £200.00 compensation didn't suitably recognise the impact on Mr G and £400.00 would be more appropriate. She recommended that Acromas should:

- pay Mr G, in addition to the cheque for £200.00, an additional £200.00.

Acromas disagreed with the investigator's opinion. It says, in summary, that:

- £200.00 fairly recognises the incremental distress and inconvenience attributable to Acromas.
- A further £200.00 (bringing the total to £400.00) is disproportionate when assessed against the facts and recognised guidelines for distress and inconvenience.

Our investigator confirmed her view to Acromas. It didn't respond, so the investigator asked for an ombudsman to review the complaint.

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.

Mr G was already in a difficult situation when he rang Acromas. That's why he rang Acromas. Acromas had a duty to deal with his claim fairly and efficiently.

Acromas arranged roadside recovery of the van. So it should've gone on to deal with onward travel and emergency accommodation.

However, Acromas gave Mr G incorrect information that he wasn't covered. The impact of that was that Mr G was left at the roadside without the van and without accommodation and transport. So, in the late afternoon in a foreign country, he had to arrange transport and accommodation for himself and his family.

I don't doubt that the impact on Mr G included his own disappointment and also his concern for the inevitable distress of his wife and children. So Acromas caused unnecessary inconvenience and distress.

I say that albeit that Acromas put right its mistake the next day. And from what Mr G and Acromas have each said, it reimbursed him in line with the policy terms.

There was also delay while Acromas' local recovery service tried to identify a suitable repair garage and Acromas tried to get information from the recovery service. I accept that Acromas had little control over this.

Nevertheless, there was delay and poor communication which had an impact on Mr G including that he was left in the dark about next steps. So he felt the need to make daily phone calls to ask for progress and updates.

On 6 August 2025, Acromas made a call record that Mr G had been "in tears" on the phone.

On 20 August 2025, over two weeks after the breakdown, the local recovery service identified a garage who could look at the van, but not for three more weeks. Acromas decided that it would repatriate the van.

Acromas asked Mr G to provide the documents for the van to be repatriated. He said the documents were in the van. I accept that this led him to think that the process of repatriation would start, but over a week later Acromas said it hadn't arranged transport for the van.

Acromas sent a text message to Mr G which estimated that repatriation would take 14-21 working days.

Alos, Acromas sent Mr G a text message on 17 September 2025, saying that the van was being collected that day and was estimated to be delivered on 24 September 2025. Yet, on 25 September 2025, Acromas sent Mr G a text message saying only that the transport was still ongoing.

So the impact on Mr G included that he was frustrated by the delay and worried about what was happening to his van. Also, the delay disrupted Mr G's arrangements to get a garage to repair the van on its arrival back in the UK.

In the end, the repatriation had taken about 27 working days and Mr G had been without the van for nine weeks from the roadside recovery to the completion of the repatriation.

Putting things right

I've thought about the shortcomings I've seen in Acromas' handling of the claim. I've weighed up their impact on Mr G and the nature and duration of that impact at an already difficult time for him.

Overall I'm not satisfied that £200.00 was enough to put things right. Rather I conclude that £400.00 is fair and reasonable and in line with our published guidelines for compensation for distress and inconvenience.

My final decision

For the reasons I've explained, my final decision is that I uphold this complaint in part. I direct Acromas Insurance Company Limited to:

1. pay Mr G, in addition to its cheque for £200.00, a further £200.00 for distress and inconvenience.

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

Christopher Gilbert

Ombudsman