

## **The complaint**

X has complained about RAC Insurance Limited. They are not happy about the way it dealt with a claim under their tyre replacement policy.

## **What happened**

X had a tyre replaced under his policy, but he wasn't happy that the tyre only lasted just under 7000 miles before it required replacement. But when he complained to the RAC about this it didn't uphold his complaint as it couldn't be sure what caused the tyre to deteriorate or that it had done anything wrong. So, X complained to this Service.

Our Investigator looked into things for X but didn't uphold the complaint. Although he sympathised with the position X found themselves in, he didn't think there was sufficient evidence to say that the tyre wasn't of sufficient quality or had deteriorated prematurely or that the RAC had done anything wrong.

As X didn't agree the matter has been passed to me for review.

## **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 don't think that there is sufficient evidence to say RAC has acted unfairly here. I can understand X's frustration but there isn't enough evidence to say that RAC has done anything wrong, I'll explain why.

X's tyre was fitted over 2 years before it was replaced by utilising his RAC insurance policy, and the car had undertaken 7000 miles at that point in time since the recent change of tyre. But the tyre wasn't retained for inspection and the tests of the cars set up wasn't undertaken until a few months after the incident, so it is difficult to say for sure what was the major contributing factor to the tyre wear here. And while a branded tyre like this could be expected to last longer, that isn't always the case and there can be a number of factors that contribute to that including the age of the car, the set-up, how it is driven and general road conditions.

So, when X had to get the tyre replaced unexpectedly when he attended the garage for something else but that doesn't mean the RAC did anything wrong. As our Investigator highlighted it is difficult to gauge what caused the level of wear and tear here including whether the tyre had an issue or was fitted incorrectly. It is of note that X didn't notice the wear and tear themselves until it was pointed out that the car wasn't road legal when they attended the garage. And there is a general expectancy for car owners to check their vehicle and ensure the car is roadworthy and well maintained which clearly didn't happen here which doesn't suggest maintenance was a high priority and the car was regularly checked.

I know X has provided a picture showing the tyre wear but that isn't conclusive and doesn't show the tyre walls. And the geometry report isn't from the time the tyre was replaced, and the tyre wasn't kept for inspection, so it is difficult to exclude other contributing factors that the RAC have no responsibility for. Ultimately there isn't sufficient evidence to show why the tyre failed having done 7000 miles and two years of driving. Indeed, a car's tyres can perish while sat for periods of time depending how stored and there are a number of external

factors that could have contributed to the tyre wear over a two-year period. Given all of this I don't think the RAC has acted unfairly here.

Finally, X has complained about the complaint handling by the RAC. But this Service can only investigate regulated activities set by the regulator, the Financial Conduct Authority. Complaints handling isn't a regulated activity – and so I cannot investigate the way the RAC handled X's complaint as it's outside of our jurisdiction.

### **My final decision**

It follows, for the reasons given above, that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 27 February 2026.

Colin Keegan  
**Ombudsman**