

## **The complaint**

Ms P complains about the service Inter Partner Assistance SA (“IPA”) provided her with when she made a claim under her roadside assistance insurance policy. She also complains about a data breach.

When I mention IPA I also mean its recovery agents and contractors.

## **What happened**

Ms P had a roadside assistance policy with IPA covering her motorhome.

On the morning of July 2025 Ms P was driving along a motorway when a warning light was illuminated on the dashboard. She continued to a nearby service station where she pulled off and parked up.

She contacted IPA and tried to make a claim. It took her call over three hours to be answered. More hours passed before a recovery company arrived to help her, and she waited for a total of over 12 hours from the time of the first call.

She complained about having to wait so long, and the service provided by the recovery agent who’d said things like her motorhome was too heavy for the recovery truck. She took a video of the recovery truck’s front wheels off the floor while her motorhome was loaded.

Ms P later made a Subject Access Request (‘DSAR’) to IPA. It sent her someone else’s data, which included that person’s personal details.

IPA offered Ms P £200 compensation for her distress and inconvenience.

As Ms P remained unhappy, she brought her complaint to this service. Our investigator looked into it and thought IPA’s offer of compensation was fair. He recognised that IPA had been having some systems problems that day, and while its service hadn’t been very good, he thought all of IPA’s customers had been having the same issues. He also recognised that there had been a data breach, but it wasn’t Ms P’s data that had been shared.

Ms P didn’t agree with the view. She thought IPA’s service had led to significant distress and anxiety for her. She asks for compensation around £600.

Because Ms P didn’t agree, her complaint has been passed to me to make a decision.

## **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.

I’ve read about the process Ms P went through when she tried to make a claim. Her earliest call for assistance was around 0930 in the morning, but she found she was on hold to IPA for many hours. She has provided a list of the calls made and received that day and I can see they are extensive and lengthy. In the list, I can see IPA was aware it had systems

issues that day (and, apparently, the day before).

In her response to the view, Ms P has said she doesn't think that IPA's systems problems had been considered correctly in the view. She said our guidance *"is clear that a business is responsible for the resilience of its systems and must ensure customers are not disadvantaged by technical failures."*

It's important I say that this service isn't IPA's regulator, which is the Financial Conduct Authority. We have no powers to require businesses to carry out their operations in a particular way. But, what I feel I can say is that IPA's system failure is disappointing and it obviously caused uncertainty and stress for Ms P. I'll consider this below.

I've mentioned above that Ms P was left at the motorway services for about 12 hours in total, and I don't think IPA's service was good enough here. I understand it was suffering systems issues, but I've not been provided with further information as to their nature. I think it's clear from Ms P's evidence that there simply wasn't any other way to register a claim other than stay on telephone hold for the hours it took to be answered.

But I also need to consider that Ms P was in a place of safety, compared to the motorway hard shoulder. I can see she had talked about the services in question being small, and as the day wore on it became increasingly quiet and dark. Ms P has talked about feeling she couldn't leave her motorhome unattended. I sympathise with the situation she found herself in, and while I recognise that lateness of the hour was substantially because of IPA's service problems, I don't think I can fairly say it's IPA's fault that Ms P wanted to stay in her vehicle.

When she was recovered, the contractor IPA sent made comments about the weight of her motorhome. Ms P has said it's IPA's responsibility to ensure its contractors are competent and properly equipped. IPA asked the contractor about the comments their staff member made. It apologised and said the staff member in question was a jocular individual and was trying to put Ms P at ease.

I can't see information on file that shows me that the contractor wasn't properly equipped, even though it seems Ms P's motorhome was likely towards the upper end of the weight range of the recovery vehicle. I also appreciate Ms P's concern about the truck's wheels being off the floor, but there's no evidence in the file that reasonably shows me the equipment being used was faulty or a serious safety breach.

Ms P has talked repeatedly about the possible danger she faced, and the possibilities that something may have gone wrong with her being left in the services, or a collision on the journey in the recovery truck. But I'm not able to consider the impact of events that may have happened, but actually didn't.

Ms P later made a DSAR, and IPA sent her a file that related to a different person. It also didn't include some parts of her contacts with it as part of the DSAR results.

I'm sure that the discovery of this other person's data was shocking for Ms P, but I need to consider that, again, the impact here was the shock of the discovery of that data to her. I can't see evidence that Ms P's data was similarly given to an incorrect person, or that she's been placed at detriment as a result. So, while I don't doubt that Ms P was shocked by what happened, I don't think I can fairly say there's been an impact on her beyond some concern. And I'll take this into account when considering the overall compensation.

Taking everything into account, I can see that Ms P wasn't provided with good service by IPA. But, eventually, she was recovered successfully. Albeit with some issues due to the driver's personality type. So I think it's fair I say that Ms P's distress and inconvenience was

short-lived, but intense. I do also appreciate the matter of the faulty DSAR disclosure caused further distress to her, but I'm not persuaded that this was significant based on the evidence I have.

IPA has already offered Ms P £200 compensation for this, and I think this amount is fair and reasonable in all the circumstances.

### **My final decision**

Inter Partner Assistance SA has already made an offer to pay Ms P £200 compensation. I find this offer to be fair in all the circumstances.

So, my final decision is that Inter Partner Assistance SA should pay £200 compensation to Ms P for her distress and inconvenience.

IPA must pay the compensation within 28 days of the date on which we tell it Ms P accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

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

Richard Sowden  
**Ombudsman**