

## **The complaint**

Mr M's representative complains on his behalf that Inter Partner Assistance SA (Inter Partner) didn't complete satisfactory repairs at the roadside when a call out was made on his motor breakdown insurance.

Reference to Mr M or his representative includes the other.

Inter Partner are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As Inter Partner have accepted it is accountable for the actions of the intermediary, in my decision, any reference to Inter Partner includes the actions of the intermediary.

## **What happened**

Mr M contacted Inter Partner for assistance when he found the steering on his car was making a grinding noise. It sent out an approved engineer to conduct a roadside inspection.

Mr M said the engineer who attended was not familiar with the car. He said he didn't know where the bonnet catch or steering fluid tank was, and he had to provide prompts to him. The power steering fluid reservoir was found to be empty and the engineer said there was an issue with the power steering which couldn't be repaired at the roadside, so the car needed to be recovered to a garage. Mr M declined recovery and signed a waiver confirming the engineer had deemed the car was unsafe to drive.

Mr M took the car to a repair garage of his choice. They also advised the power steering pump fluid needed topping up and the power steering needed to be fixed. Mr M queried with Inter Partner if the engineer was qualified and said as this was just a case of a screw just needing to be tightened this could've been repaired at the roadside.

Because Mr M was not happy with Inter Partner, he brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said Inter Partner acted in line with the terms of the policy by completing a roadside inspection and offering to recover the car. There was no evidence to support the engineer wasn't effective. They didn't find it had done anything wrong.

As Mr M is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

## **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.

When Mr M reported the issue to Inter Partner he reported his steering was making a grinding noise. An approved engineer attended and after inspecting the car advised the car was unsafe to drive and believed it may have sustained damage prior to his attendance. He

said there appeared to be no liquid in the power steering bottle and it needed to be recovered to a garage for a full workshop inspection and diagnosis. Recovery was offered but declined by Mr M. The engineer asked Mr M to sign a disclaimer that recovery had been refused and they understood the car was unsafe to drive. This was signed by Mr M.

Mr M's representative questioned the competency of the attending engineer. They said the engineer had to ask where the bonnet release was and where the power steering fluid went. Because roadside assistance engineers attend the breakdown of many different makes and models of cars, I don't think it is reasonable for them to know the exact location of every component of every car. I don't think it was unusual for him to ask Mr M as to the location of the bonnet catch, because as the driver of the car he would've likely know where it was and avoided him having to search.

Inter Partner's approved engineers confirmed all staff are trained and qualified to carry out roadside duties effectively and safely. It said its engineers can only carry out investigations that are safe on the roadside and not all faults can be found. It confirmed engineers wouldn't carry out repairs involving steering system components at the roadside due to the safety implications. It added that steering fluid is not carried as standard by its engineers, and therefore it wouldn't have been able to fix at the roadside in any case.

Mr M said when the car was looked at by their own engineer it was a simple issue to fix as it was a loose screw, and it required the steering fluid to be filled. I saw the invoice for repairs said *power steering pump fixed and fluid top up*. Inter Partner's engineer had diagnosed the same issue at the roadside, which further persuades me of his engineering expertise.

Inter Partner attended the call out and completed a roadside inspection, and based on its findings offered to recover the car for further inspection. Therefore, I have found it acted in line with the terms of the policy and I don't uphold Mr M's complaint and don't require Inter Partner to do anything further in this case.

### **My final decision**

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 19 May 2026.

Sally-Ann Harding  
**Ombudsman**