

The complaint

Ms C complains about how EUI Limited (“Admiral”) arranged the package of covers she bought, including roadside assistance cover that didn’t provide her with the assistance she expected when she made a claim.

What happened

Ms C had a breakdown assistance cover arranged through Admiral, which is a broker. She bought the cover online and selected Admiral’s Platinum level which is a package of covers including car insurance and roadside assistance.

Admiral arranges the roadside cover, which is provided by another company I’ll refer to as ‘A’. A supplies its own cover document, and cover can be upgraded direct with A. Ms C bought an upgraded cover.

Her car broke down and she contacted A and made a claim. A delayed attending her for several hours, when it told her she’d be prioritised. When it did attend, Ms C only received a lower level of service when she was expecting a range of benefits.

She complained to Admiral. Admiral said the responsibility for providing the service was A’s. Admiral said it didn’t think it had done anything wrong.

Ms C remained unhappy and brought her complaint to this service. She incurred a hire car cost of £383.08 because of the failed service, and she asks for that to be refunded. She said her complaint was about *“the failure of Admiral to deliver its bundled policy benefit sold and administered as part of Admiral’s Platinum insurance package, and the consumer detriment that resulted.”*

Our investigator looked into it and thought it wouldn’t be upheld.

Ms C didn’t accept the view. Because she didn’t agree, her complaint has been passed to me to make a final 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 can see from the file that Ms C’s complaint with A has been responded to, and that she’s been offered compensation by it.

But, having looked at the evidence, I’m not upholding Ms C’s complaint against Admiral and I’ll explain why.

I can see Ms C has provided a great deal of detailed information about why she thinks A’s service failure is Admiral’s responsibility. I’m not going to refer to it all here, but I’d assure her I have read the complete file of evidence. This is in line with this service’s informal approach.

It's important I say that Admiral here is the insurance intermediary (i.e., a broker) that arranged the package of cover she bought.

Put simply, in the document pack Ms C was reasonably provided when she arranged her cover, A's name is listed as the provider of the "Breakdown Cover".

I should also say that it's my understanding that parts of A's service are insured (and thus may fall into this service's remit) and some parts aren't, in which case it's important I point out that different complaint routes will likely exist in its wording. Ms C should read these carefully for more information.

What this means is that Admiral isn't responsible for the service provision provided by A, as it reasonably told Ms C about this when she took out the cover. In the same way that a complaint by her about a claim for repairs to damage of her car would be dealt with by the insurer of that part of her cover, claims for breakdown cover are dealt with by A. What this also means is that complaints about the provision of that breakdown cover are also dealt with by A.

I can see that the documents do say Ms C needed to make a complaint via Admiral in the first place, but I can also see that it directed her to A when it realised her complaint was about the service she had been provided.

What this means is that I don't think I can fairly say Admiral acted unfairly or unreasonably, and I'm not upholding this complaint.

Ms C may now wish to pursue her complaint against A as the provider of the cover she says failed to help her enough. Her complaint may reach this service in due course, as I've mentioned.

My final decision

It's my final decision that I don't uphold this complaint.

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

Richard Sowden
Ombudsman