complaint

Mr G complains that Acromas Insurance Company Limited didn't pay him enough under the car breakdown repair and 'stay mobile' cover he had with it.

background

Mr G's car broke down. The recovery was delayed and he had to take a taxi home with his family. The car was recovered to a garage. Mr G's brother, who'd stayed with the car, had to take a taxi home from there. Mr G wanted both taxi fares paid by Acromas. A garage carried out repairs to the car costing £774, but Acromas only paid £385 towards that. It paid only £75 for car hire, when Mr G had expected £105 for three days.

Our adjudicator said we couldn't look at the roadside assistance part of the complaint as it wasn't provided by a firm that fell under our remit. He said the 'stay mobile' cover provided up to three days car hire, which Acromas had paid. He said the breakdown cover didn't include air conditioning faults, so Acromas acted fairly in not paying for that. It also didn't pay for another fault it thought wasn't related to the breakdown.

Mr G said the cost of the air conditioning repair was only £126. He thought the rest of the bill should be paid. Mr G asked for a review of the complaint, so it was passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I agree that it shouldn't be upheld.

We can't consider the roadside assistance part of the complaint, for the reason the adjudicator's given. That includes the taxi fares. Mr G's policy only allows for three days car hire, and I think Acromas acted fairly in not paying for more than the sum Mr G actually spent on that. Air conditioning faults aren't covered under the policy so I don't think Acromas was wrong not to pay for it. I also think it was fair that it didn't pay for the other fault that was unrelated to the breakdown; such faults are excluded under the policy.

my final decision

My final decision is that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 February 2016.

Susan Ewins
ombudsman