

## **complaint**

Mr D is unhappy that when he called his breakdown provider for assistance when he was abroad, he was told he didn't have cover as his policy couldn't be validated, and the wrong registration number was recorded. Mr D thinks Saga Services Limited is responsible for the error.

## **background**

Mr D has breakdown cover through Saga. Mr D's motorhome broke down in September 2015 and when Mrs D called the breakdown provider, she was told that the policy couldn't be validated. She was also told that the registration number for their previous motorhome was still recorded.

Mr D told us that when he received his renewal letter in August 2016, he realised his motorhome had been insured at the time his breakdown provider told him it hadn't been.

Mr D complained to Saga about the incident and said that he hadn't received breakdown assistance in September 2015 because his policy hadn't been validated. He said that because of their error he'd been forced to sleep in his motorhome in a car park abroad, which had been distressing for his family.

Saga didn't uphold Mr D's complaint but offered him £50 as a gesture of goodwill. It said that its records showed Mr D's motorhome had been covered at the time he broke down, and it also said he received breakdown assistance even though the breakdown provider hadn't been able to validate his policy.

Saga has said that this is because it provides a 'no refuse' service. What Saga means by this is that its breakdown provider won't refuse to assist a customer, even if there appears to be a problem with their policy.

Mr D wasn't happy with Saga's response and so he referred his complaint to this service. Mr D wanted to know what had gone wrong if the breakdown provider hadn't been able to validate his details, when Saga said it had held the correct details all along.

An investigator looked at Mr D's complaint and decided that Saga had experienced some IT problems which may have led to the error occurring. She thought that Saga's offer of £50 was enough to put things right.

Mr D didn't agree with the investigator's opinion and so the complaint has been passed to me for a decision.

## **my findings**

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've decided not to uphold Mr D's complaint, for broadly the same reasons as the investigator.

Having looked at Mr D's policy schedules, I can see that Saga did hold the correct registration details for Mr D.

Saga has said that it would let the breakdown provider know of a change in registration details. So given the breakdown provider didn't have the correct details at the time Mr D broke down, this suggests something went wrong at the time the registration details were changed.

The breakdown provider has said that Saga was experiencing some Information Technology (IT) issues at the time the registration details were changed, so it's possible this was the cause of the error.

However, while I accept it would've been worrying for Mr and Mrs D to have initially been told they didn't have breakdown cover, and that the wrong vehicle was covered, I can see that Mr D did still receive breakdown assistance. So it seems to me that despite the error, Mr D didn't lose out, and still received the breakdown assistance he required at the time.

Saga has offered to pay Mr D £50 as a gesture of goodwill, and given the circumstances, I think this is enough to compensate him for the initial worry he faced when Mrs D was told the motorhome wasn't covered. Because of this I won't be asking Saga to do anything else to put things right.

#### **my final decision**

For the reasons set out above, I don't uphold Mr D's complaint against Saga Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 November 2016.

Katie Doran  
**ombudsman**