

The complaint

Mr V has complained about the way U K Insurance Limited, trading as Green Flag, administered his roadside assistance policy.

What happened

- Mr V took out an annual Green Flag roadside assistance insurance policy in September 2022. He said Green Flag took an unauthorised payment from him in September 2023 and complained. He said it took his payment details from an old and defunct policy, without his permission, for a policy he didn't want.
- Green Flag said it took this payment because Mr V had renewed the policy and agreed to it taking the payment. So it didn't think it had done anything wrong.
- Our investigator thought Green Flag had acted fairly. She listened to the phone call in which the policy was renewed and said Mr V had agreed to it, including the payment.
- Mr V disagreed, so the complaint has been passed to me.

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.

- As our investigator has explained, this case relates solely to the complaint about the policy renewal in 2023, and the payment taken at that time. Green Flag responded to this complaint in October 2023. It doesn't relate to a previous complaint.
- Mr V took out this policy in 2022. He called Green Flag about it a year later. I've listened to that call. Key to this complaint, Mr V asked to renew the policy. Green Flag checked Mr V was happy with the policy and it was suitable for his needs. It also highlighted the cost and the date the payment would be taken. Lastly, it let him know which card it would take payment from. Mr V agreed to each of these things.
- I'm satisfied Green Flag renewed the policy following a request from Mr V, and took the payment with his permission. It checked key information with him before doing so, including the payment amount and card details. Mr V agreed to proceed.
- In these circumstances, I'm satisfied Green Flag acted fairly and doesn't need to take any further action in relation to this complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 4 June 2024.

James Neville
Ombudsman