

The complaint

Mr F complains that Automobile Association Insurance Services Limited (AA) changed his address without his consent, for his breakdown assistance policy.

What happened

Mr F says he logged onto the AA app in mid-December 2022 and noticed his address had changed to his ex-wife's address. He says he was worried his insurance and breakdown cover had been invalidated. Mr F contacted AA but its agents couldn't explain why the address had changed. He says he waited on hold for a long time prior to being told this.

Mr F says it took some time for AA to resolve the problem and he couldn't access the app for around three weeks. He contacted his ex-wife to understand if she had been involved. Mr F says this was awkward and could've resulted in an argument.

In its final complaint response AA says Mr F had a breakdown assistance policy through a joint bank account with his ex-wife. It says Mr F was removed from the joint account. But because his app was linked to this account, it meant he could see the new address details for the bank account. This was the address relating to his ex-wife. AA says it prompted Mr F to log into the app with his new details once it had removed the existing data from his app.

AA says the address details it could see for Mr F have always been correct for his breakdown cover and his motor insurance. It apologised that he had to make a number of calls and for time spent waiting. AA explains that its agent asked Mr F to cancel the app and reset his details, to resolve the issue he experienced when trying to log in. It offered £50 compensation for the inconvenience it had caused Mr F.

Mr F didn't think this outcome was fair and referred the matter to our service. Our investigator didn't uphold his complaint. He thought the explanation provided by AA was reasonable. He didn't think this had affected Mr F's policies, or that his personal information had been shared with a third-party. Our investigator says £50 compensation was fair in recognition of the inconvenience caused.

Mr F didn't agree and asked for an ombudsman to consider his complaint.

It has been passed to me to decide.

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.

Having done so I'm not upholding Mr F's complaint. Let me explain.

I can see that when Mr F first contacted AA its agents weren't able to confirm why he was able to see his ex-wife's address on the app. However, he was advised that both his breakdown and motor insurance policies were showing the correct address. It was only on the app that the address wasn't showing correctly.

I've listened to the call recordings AA provided. Although the agents Mr F spoke to tried to assist him, it wasn't known why the app was showing the incorrect address. I understand why Mr F was concerned about this. I also understand his frustration that he spent a long time on hold and had to speak to several different agents over a number of weeks.

It wasn't until early January 2023 that the issue with the address was corrected, and Mr F could gain access to his policy information via the app. He was subsequently provided with an explanation of why this issue had occurred. This was included in AA's complaint response at the end of January.

I acknowledge Mr F's comments that AA still hasn't provided a "*full and honest*" explanation why the address changed. But having read its complaint response I think it has.

Mr F had a joint bank account with his now ex-wife. During one of the calls I've listened to, he explained to AA's agent that the account offered benefits. One of these benefits was a breakdown policy. AA says the app was linked to the joint bank account. Mr F was removed from the joint account in October 2022. When he logged into the app in December, he saw his ex-wife's address. This is because the app was linked to a database containing the address details for the joint bank account (now no-longer joint).

As above it took some time to identify what the issue was and rectify it. Mr F could then access the app showing his correct address. But I think AA has provided a reasonable explanation as to how this happened. I can't see that Mr F's personal details were shared with anyone else. It was also explained to him when he first contacted AA about this issue that his policies were showing the correct risk address. So, I don't think it's been shown that Mr F was at risk of having no cover in place.

Mr F says he wasn't able to access the app for around three weeks, during which time he continued paying for AA's services. I acknowledge what he says, but he was provided with insurance cover over this period, which is what he was paying for. I understand it was inconvenient not to have access to the app. But I can't see that this resulted in a loss for Mr F.

That said this matter has meant Mr F making a number of calls and waiting in long queues to get through to an agent. I can also appreciate that Mr F didn't want to have to contact his ex-wife about this matter. And it took several weeks for AA to resolve the app issue. Because of this I think AA should pay Mr F compensation. But I think in the circumstances described the £50 payment it provided is fair. Because of this I can't reasonably ask AA to do anymore.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 20 August 2023.

Mike Waldron
Ombudsman