

## **The complaint**

Mr L complains about the service he received from AA Underwriting Insurance Company Limited (the AA) following a claim he made on his roadside assistance policy following an accident.

## **What happened**

Mr L holds a roadside assistance policy with the AA. When he was involved in an accident on the side of a motorway, he called the AA for assistance.

Mr L complains about the service he received after making that claim. He says it took the AA over eight hours to get to him. He's said the updates were unreliable, and he had to call the AA's agent directly to get reliable ones. He's said he was hurt after the accident and the lengthy call out added to this pain, as well as causing him distress and inconvenience.

The AA acknowledged it could have provided a better service and provided £75 compensation. It acknowledged it took too long to assist Mr L but says that because he was moved to a safe location, other call outs took priority.

Mr L remained unhappy and brought his complaint to us, but our Investigator didn't recommend it be upheld. He thought that the AA's offer of compensation was fair in the circumstances.

Mr L disagreed and asked for an Ombudsman's decision, so, the case has come 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.

Having done so, I'm not upholding it. I understand this will be disappointing for Mr L. But I too feel that the compensation awarded is fair and reasonable considering all the circumstances. I'll explain why.

- The roughly eight hour wait Mr L experienced is longer than usual. And I can appreciate why he feels let down by the AA.
- But, because Mr L was moved from the side of the motorway (an unsafe location) to a much safer location where he could purchase food and drink if necessary, I think it's reasonable that the AA prioritised other call outs over his.
- I understand the frustration felt after receiving unreliable and ever-changing updates. But, because of the everchanging needs of the patrol units, this is a very realistic possibility in any breakdown assistance call out. I agree Mr L shouldn't have had to call the recovery agent directly, but in doing so, he was provided with more accurate updates. So I can't fairly say he wasn't aware of what was happening – thought I do acknowledge that information would have been better had it come from the AA.

- I understand Mr L has said he was in physical pain while waiting, but I can't see that the AA were made aware of this. From what I've seen he told the AA he was OK to wait for assistance – albeit I understand he didn't realise he'd be waiting as long as he was.
- All things considered, I can understand why Mr L wasn't pleased with the service he's provided. But I'm satisfied the AA's offer of £75 compensation is fair and reasonable in the circumstances.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 15 December 2023.

Joe Thornley  
**Ombudsman**