

The complaint

Mrs C has complained about POLICY EXCESS INSURE LTD trading as Nova Direct (PEX). She isn't happy that she was cut off when she called for help under her roadside assistance policy.

What happened

Mrs C had a roadside assistance policy administered by PEX. When she went to use the policy after breaking down she called PEX, but her call got cut off. She called twice and was on hold for a period of just over 20 minutes (total) and both calls cut off, so she got a taxi home.

When Mrs C complained to PEX about this it explained it hadn't done anything wrong. It couldn't be sure why the calls dropped and explained that it can get busy. It did offer a small amount of compensation as a gesture of goodwill. But as Mrs C remained unhappy she complained to this Service.

Our investigator looked into things for Mrs C but didn't uphold her complaint. Although she sympathised with Mrs C she didn't think PEX had done anything wrong and that the wait time, although not ideal, wasn't that long.

As Mrs C didn't agree the matter has been passed to me for review.

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 can understand Mrs C's frustration as she had broken down at the side of the road and wanted help. But I agree with the investigator and I'm not upholding this complaint. I know this will come as a disappointment to Mrs C, but I'll explain why.

Unfortunately, roadside assistance companies can get very busy, and the wait times can be long – both to get through on the phone and at the side of the road. And I'm sure the wait seemed long but I agree with our investigator that just over 20 minutes (total) isn't too excessive although far from ideal. I know the calls dropping must have been frustrating for Mrs C, but I think she could have called back. And I note PEX suggested other possible means of contact Mrs C could have tried. I know Mrs C doesn't feel she should've tried any other method of contact, and I can understand that, but it was another possibility.

Ultimately, I can't be sure why the calls dropped in this case and there are a number of possibilities as to why this might have happened. I certainly haven't seen any evidence to suggest that this was done deliberately by PEX, and this Service isn't here to punish businesses when things go wrong. And, in this particular case, although I agree that a 20 odd minute delay is far from ideal I think Mrs C could've tried again.

I understand PEX did offer some compensation in the early stages of dealing with Mrs C's complaint as a gesture of good will, but Mrs C turned this down. She would like the cost of her taxi paid and additional compensation. But as I agree that just over 20 minutes wasn't too long, although not ideal, and she should have tried calling again I'm not asking PEX to do anymore here.

So, although I know this will come as a disappointment to Mrs C I'm not upholding her complaint.

My final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 12 January 2024.

Colin Keegan
Ombudsman