

complaint

Mr and Mrs L have complained about Inter Partner Assistance SA's (IPA) service when they claimed on their car and motorcycle breakdown cover policy.

background

Mr and Mrs L and their family were on holiday in Europe when their car broke down. They contacted IPA. IPA arranged for their car to be taken to a garage and eventually returned to the UK. But IPA's service was poor. It delayed picking them up. And it didn't send an appropriate pick up vehicle so they had to wait for a taxi and they almost missed their ferry.

IPA gave Mr and Mrs L conflicting information about what their policy covered. Then, after it agreed to return their car to the UK, it delayed doing so for about three weeks. Mr and Mrs L complained. IPA accepted that its service had been poor in a number of areas. It also agreed that it hadn't made promised calls back. It paid Mr and Mrs L compensation totalling £500 and agreed to meet their out of pocket expenses as a result of its delays.

The adjudicator thought that IPA had done enough to put things right. But Mr and Mrs L didn't agree so their complaint's 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'm not going to uphold it.

It's not in dispute that IPA's service fell below the standards it would wish to maintain. And it's paid £500 compensation to address the impact of that. Mr and Mrs L said that didn't go far enough. They've said that as a result of IPA's actions Mr L is unwell and other family members have been affected.

I can understand that Mr and Mrs L found the impact of IPA's poor service upsetting and frustrating. But it's reimbursed them for their out of pocket expenses. And I think £500 compensation is reasonable in the circumstances. That's because it's similar to awards I would make in other cases of similar seriousness. I know Mr L believes IPA's actions have made him unwell, but I haven't seen any other evidence to show me that's the case. So I'm not going to make any further award against IPA.

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 and Mrs L to accept or reject my decision before 16 January 2017.

Joe Scott
ombudsman