

The complaint

Miss A has complained that Somerset Bridge Insurance Services Limited trading as Go Skippy is responsible for her car being impounded for having no car insurance policy in place.

Mr D is representing Miss A in her complaint. For ease I'll refer to the complainant as Miss A in my decision.

What happened

Miss A bought a car insurance policy through a broker, Somerset. Unfortunately Miss A was stopped by police when carrying out a vehicle registration check on her car. Miss A provided details of Somerset – and after speaking with them – the police said Somerset couldn't trace a live policy. So it impounded Miss A's car.

Miss A spoke with Somerset after her car was impounded and it was established that she did have a policy. But when Miss A applied for the policy online one of the digits of her registration plate was incorrect. Having cleared up the confusion, Miss A contacted the police and provided the details of her policy and her car was released.

Miss A didn't receive a conviction or fine, but she had to pay the impound release fee. She complained to Somerset about what happened to her as she believed it was responsible. Miss A wanted Somerset to reimburse her for the impound release fee.

Somerset didn't uphold Miss A's complaint. It said it wasn't responsible for the incorrect registration details being recorded for Miss A's car as she provided the information online. Miss A didn't agree and so she asked us to look at her complaint.

Our investigator found some inconsistencies in the information provided by Somerset, Miss A and what the police officer's account of their contact with Somerset was. But ultimately she thought that – as it was Miss A's responsibility to check she'd provided the correct details about her car when buying a policy, the outcome would have been the same – even with the inconsistencies. She said that because the registration details were incorrect, Miss A would have still been stopped by the police – and with the correct registration details provided, Somerset wouldn't have been able to trace a live policy. So the investigator didn't recommend the complaint should be upheld.

Miss A didn't agree. So the case 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.

I agree there are some inconsistencies in regard to what information the police officer was given when he called Somerset to find out if Miss A's car was insured. The police officer told

Miss A that Somerset said her policy had cancelled a few days after it was bought. Somerset disputed this. But it said it could only find a policy with the (correct) registration details from 2019 which had lapsed.

But irrespective of the differing accounts – I don't think it would have changed what happened. The responsibility to provide correct registration details when applying for a policy rested with Miss A. Unfortunately due to Miss A's error here, this meant her car didn't show as being insured when the police stopped her. This would have happened in any event and isn't something Somerset is responsible for.

The registration details the police officer gave Somerset didn't tie in with any live policy for Miss A, due to the error. So – even if the accounts were consistent – the outcome would still have been the same because Miss A's correct registration details were not on the policy she'd bought – so Somerset wouldn't have been able to trace her car.

I understand Miss A's upset at being stopped by the police – when she had after all paid for insurance. But because of the mistake in recording the car registration details – I can't hold Somerset Insurance responsible for what happened. It therefore follows that I don't think it should reimburse Miss A for any related costs as a result.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 16 November 2021.

Geraldine Newbold
Ombudsman