

## **The complaint**

Mr G complains Somerset Bridge Insurance Services Limited, trading as goskippy.com, (Somerset Bridge) mistakenly removed a named driver from his motor insurance policy.

## **What happened**

Mr G held car insurance with Somerset Bridge. In December 2020, he added his son, who had a provisional licence, to the policy as a named driver.

In December 2022, Mr G sent documents to Somerset Bridge to show his son had passed his driving test as he wanted to change his son's license type on the policy. There was some confusion because Mr G was told there wasn't a named driver on the policy. And the change to the policy - adding Mr G's son as a named driver – would incur an additional premium.

Mr G complained to Somerset Bridge. It explained that, at the renewal in April 2021, Mr G had spoken to Somerset Bridge to see if he could get a cheaper premium. The agent generated a cheaper quote, but the named driver was removed in error. Somerset Bridge accepted it made a mistake and apologised for the inconvenience caused and poor customer service. To put things right, it agreed to cover half the cost of the additional premium being charged to add Mr G's son as a named driver. It also offered £50 in compensation for the distress and inconvenience caused.

Mr G found the offer insulting so brought his complaint to this service. To put things right, he wanted Somerset Bridge to cover the additional premium it wanted to add his son to the policy and return his premiums for 2021 and 2022. This is because he says he would've got a cheaper quote from other insurers if he'd been looking for a policy for just himself. He also wants the compensation to reflect the gravity of the situation they put Mr G and his son in.

An Investigator considered matters and thought the offer from Somerset Bridge was fair and reasonable, so she didn't ask it to do more to put things right. Mr G disagreed. He says the compensation isn't high enough and his premiums should be refunded. He also questioned what would've happened if he'd been stopped by the police.

This matter has been passed to me for a decision.

## **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 must tell Mr G that I think the investigator has reached a fair outcome here as I agree the business made a fair and reasonable offer to put things right. I'll explain why.

The key facts about this aren't in dispute. Somerset Bridge has admitted it got things wrong when its agent mistakenly removed Mr G's son as a named driver on his motor insurance policy in April 2021. The only issue I therefore need to decide is whether the things it has done to put this right, including the compensation it's offered, is fair and reasonable.

I think it's important to explain that, as a service, our awards are designed to compensate consumers, not punish organisations. We look at the impact any mistakes have had on the consumer concerned. I can see from what has been said by Mr G that he has been very concerned by what could've happened. But I think Somerset Bridge took this matter seriously. It apologised to Mr G, agreed to pay half of the increased premium and offered £50 compensation for any distress and inconvenience caused by this. I believe this is a fair and reasonable in the circumstances.

Mr G wants Somerset Bridge to cover the increased premium and refund his insurance for two years. But the increased premium would've always been due for Mr G to add a young driver who had recently passed their test as a named driver on the policy or change the status of that driver from having a provisional licence – and therefore under supervision – to a full licence. And, whilst I agree it may have been possible for Mr G to find insurance cheaper elsewhere for just himself, this isn't the policy he wanted. He also had the benefit of the policy held with Somerset Bridge for this period. So, I don't agree it should refund the premiums for 2021 or 2022 or cover the full cost of adding Mr G's son to the policy.

Mr G says, although he should've more thoroughly checked his renewal documents in 2022, it's human nature not to. Whilst I understand this, a consumer is responsible for checking the details are correct in the policy documents. It was clearly stated on the first page of the renewal confirmation and at various other places in the renewal documentation in 2022 that the only person insured was Mr G. So, I think it's reasonable to have expected Mr G to notice this and have taken this into account when deciding this complaint.

I know Mr G wants compensation which he feels reflects the gravity of the situation. And he questions what would've happened if, for example, his son had been stopped by the police. But my role is to consider whether Somerset Bridge acted fairly and reasonably in putting things right in relation to the mistake it made and the impact this actually had, rather than the impact it *could* have had if the facts had been different. And I think Somerset Bridge has done this for the reasons set out above.

I know Mr G will be disappointed with this outcome. But my decision ends what we – in trying to informally resolve his dispute with Somerset Bridge – can do for him.

### **Putting things right**

Somerset Bridge Insurance Services Limited has already made an offer to pay £50 distress and inconvenience and cover half of the increased premium for Mr G to add his son as a named driver for the remainder of the policy year 2022/23 to settle the complaint and I think this offer is fair in all the circumstances.

### **My final decision**

My decision is that Somerset Bridge Insurance Services Limited should pay £50 distress and inconvenience to Mr G. It should also cover half of the increased premium for Mr G to add his son as a named driver for the remainder of the policy year 2022/23, if this is what he did.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 22 June 2023.

Rebecca Ellis  
**Ombudsman**