

The complaint

Miss O complains that Somerset Bridge Insurance Services Limited trading as Go Skippy Insurance asked her for information that she didn't have and didn't provide enough time for her to obtain it before cancelling her policy.

What happened

On 8 October 2024 Miss O took out a policy with Go Skippy and added a named driver.

After inception she was asked for various documents including her own and the named driver's licence details.

Miss O didn't have this information to hand, and so she asked for extra time and also lodged a complaint about whether it was necessary as it hadn't been asked for at the start.

On 24 October Miss O received notification that cancellation process for her policy had been started. As a result, she cancelled the policy herself to avoid having a cancellation on her record.

Miss O then received bill for £296.98 from Go Skippy which she says is unfair as she hadn't been made aware that the information was mandatory at the point of purchase. Miss O raised a complaint about this but he was unhappy with Go Skippy's response and brought her complaint to us.

One of our investigators has looked into Miss O's complaint and she thought Go Skippy had acted fairly and within the terms of the policy.

Miss O disagreed with our investigator's view, and so the case has come to me to 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.

I'm not upholding this complaint and I will explain why.

The policy was inception on 8 October 2024 through a comparison website which directed Miss O to Go Skippy, who are a broker, to finalise the purchase.

When a customer applies for insurance, they answer questions on the comparison website which underwriters then use to decide if they willing to offer cover, and at what cost.

Miss O chose the quote provided by Go Skippy, and in accepting the quote, she was required to accept their terms of business which included a term which advised her that the insurer may require them to validate driving licences and no claims discounts.

It's a fairly standard requirement for an underwriter to want to see additional documents and enables them to protect themselves and customers against fraud and identity theft.

I can see from the documents provided that Go Skippy wrote to Miss O on 11 October and asked her for Driving Licence Summaries for herself and her named driver and gave her 21 days to provide them.

On 17 October, they also asked for a V5, a payslip, and verification of her address which were needed in 7 days.

Go Skippy sent Miss O further reminders for this information on 17 and 23 October. Miss O sent in some of the documents but advised that she didn't have current driving licences as she had sent it back to DVLA and needed more time.

Go Skippy directed Miss O to the website from which she could download her licence summary to send to them and provided instructions on how to do this.

Go Skippy wrote again and said that the documents were needed by 6 November, or they would have no choice but to cancel the policy. On 24 October they advised that they had started cancellation proceedings and asked for the documents in the next 7 days. As a result of this, Miss O cancelled the policy herself.

I know that Miss O had asked for some extra time, but I'm satisfied that Go Skippy had given Miss O sufficient time to provide these documents, had sent several reminders and provided her with instructions on how to obtain the information, so no paper document was needed. Taking all this into account, I can't say that Go Skippy acted unfairly in making the request for the information, nor for starting the cancellation process in the absence of it being provided.

As a result of the cancellation, Go Skippy informed Miss O that there was an outstanding balance of £296.98 on the account. Go Skippy subsequently waived £25 of this fee as a gesture of goodwill, reducing this to £271.98. Miss O is also disputing this payment.

I can see that the balance arose because Go Skippy's arrangement fee for setting up the policy was nonrefundable and although some of the first month's premium would have been refunded, this wasn't enough to cover the arrangement fee and cancellation fee.

I'm satisfied that it was clear in Go Skippy's terms that the arrangement fee was non-refundable, and that if the policy was cancelled outside the 14-day cooling off period, the arrangement fee and cancellation fee would be deducted off any premium refund.

And so, I'm satisfied that Go Skippy have acted within their terms of business here too.

I appreciate that this outcome will be disappointing for Miss O but I hope this helps explain the reasons for my decision.

My final decision

I'm not upholding Miss O's complaint about Somerset bridge Insurance Services Limited trading as Go Skippy and so I won't be asking them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 22 April 2025.

Joanne Ward
Ombudsman