

## **The complaint**

Mr S has complained about the way a request for a change of vehicle (COV) was handled by Somerset Bridge Insurance Services Limited. Somerset arranged a car insurance policy for Mr S.

## **What happened**

Mr S called his broker Somerset in September 2024 to change his vehicle under his car insurance policy. He was unhappy with the increase in premium, but agreed to pay it. On receiving his updated policy documents, Mr S called back as he said the time for the change was incorrect. Somerset updated Mr S's insurance cover and sent him updated documents confirming the correction.

Mr S complained to Somerset about the poor service he received. Somerset upheld Mr S's complaint. It said it gave feedback to the agents involved and said a manager should have called Mr S back when he requested this.

For the poor service provided, Somerset waived the administration fee for the COV and paid Mr S £50 compensation for the distress and inconvenience caused. So this came to a total of £85.

Mr S remained unhappy and asked us to look at his complaint. One of our Investigators thought Somerset had done enough to resolve the complaint.

Mr S disagrees and 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.

When things go wrong, we look at what the impact was, how long the impact lasted, and what a business did to put things right.

In this case, Mr S had to call Somerset back to correct the time for his COV. This was on the same day as he had called it to carry out the change. Mr S says he was driving unknowingly without insurance for a period of time on this day.

I can understand Mr S's frustration. We look at what happened, not what might have happened. Mr S hasn't reported any consequences in driving during the period the error occurred, which is fortunate. I hope it reassures Mr S to know that this service would look at the impact of such consequences caused by a business's error.

I've taken into account that in this case, Somerset's error was resolved on the same day. I agree this was due to Mr S identifying the error and calling Somerset back. I can see that the time between Mr S's first call (to change vehicle) and third call (to correct the time cover should start) was within 50 minutes. Mr S made a second call shortly after the first call as he was unhappy with the administration fee.

Mr S says he has a 'pay as you go' phone contract and the compensation paid doesn't reflect his time, costs of calls and inconvenience to him. Mr S says he doesn't have evidence of the costs of the calls he made. But based on the rate for call costs per minute he gave us,

and the length of time for the calls logged, I think the compensation Somerset paid and waiving of the administration fee is enough to resolve Mr S's complaint, and to take into account the costs of the call to correct the time for cover to start. Mr S would have always made the first call to change his vehicle and paid an administration fee in line with the policy terms. So Somerset's total compensation of £85 - as it waived the administration fee of £35 - is within the range of awards we give for similar cases. This means I'm not asking Somerset to do any more.

### **My final decision**

I'm sorry to disappoint Mr S. But 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 Mr S to accept or reject my decision before 28 May 2025.

Geraldine Newbold  
**Ombudsman**