DRN-5610889

The complaint

Miss S complains about potential cancellation of her motor insurance policy arranged through Somerset Bridge Insurance Services Limited trading as Go Skippy (Somerset Bridge) when she couldn't provide information requested about a second driver.

Any reference to Somerset Bridge in this decision includes their agents.

What happened

In August 2024 Miss S took out a motor insurance policy with Somerset Bridge through a comparison website. A few days later Somerset Bridge contacted her requesting additional documentation to validate the policy, copies of the driving licence summary for Miss S and the named driver on the policy. Somerset Bridge provided details of how to do this and said they would need the information within 21 days of the start date of the policy, or the policy may be cancelled. Somerset Bridge sent a reminder letter at the end of August requesting the information by 15 September. The letter said a fee of £38 would apply if the policy was cancelled within 14 days of the policy start or £75 after the 14-day period.

Miss S provided some of the information, but the Driving Licence Summary for the named driver wasn't initially provided. Miss S contacted Somerset Bridge to say she wouldn't be able to provide the information. So, she asked what would be the cost of cancelling her policy and was told £333.17, comprising a £75 cancellation fee, time on cover and other deductions. She also asked what would be the cost of removing the named driver, to which she was told £491.58 (the agent said the risk on the policy increased if Miss S was the only driver).

Unhappy with the quotes provided, Miss S contacted Somerset Bridge again two days later and was provided with a quote of £357.94 to cancel the policy the following day (the quote was higher as the cost for time on cover would be higher). Miss S remained unhappy at the quote so escalated her concerns. She said she was told the £75 cancellation fee would be waived, but was then only offered £25 compensation.

At the same time, Miss had provided the additional information required and so her policy was validated. So, Miss S no longer wished to cancel the policy. However, she remained unhappy at what she said was being given differing, incorrect information and the offer of waiving the £75 cancellation fee, then withdrawn. So, she complained to Somerset Bridge.

In their final response, issued in September 2024, Somerset Bridge felt they provided Miss S with correct information on the cancellation of her policy and referred to their Terms of Business which she agreed to when taking out the policy. These provided for a cancellation outside the cooling off period to attract a £75 cancellation charge and a pro rata deduction of premium for the time on cover and deduction of any discount applied to the premium.

Miss S then complained to this Service, saying she had been given different costs to cancel her policy, some including a cancellation charge and some that didn't. Before being offered the £25 refund. She'd been misadvised on the calls she'd had.

Our investigator didn't uphold the complaint, concluding Somerset Bridge didn't need to take any action. He set out the sequence of events, noting Miss S had provided the information requested to validate the policy and so the policy hadn't in the event been cancelled. So, the investigator couldn't ask Somerset Bridge to waive a cancellation fee that wasn't applied. Once Miss S confirmed she didn't wish to cancel the policy, Somerset Bridge offered £25 compensation (through a premium refund). Listening to the calls made by Miss S to Somerset Bridge, she was provided with differing quotes to cancel her policy, the difference being £24.77. As the second cancellation quote was requested on a later date than the first, this difference was reasonable. And Miss S hadn't suffered significant detriment, despite being given incorrect information by the second agent she spoke to, as this was clarified the same day. The investigator thought Somerset Bridge's £25 compensation was fair in the circumstances.

Miss S disagreed with the investigator's view and requested that an ombudsman review the complaint. She said she'd wasted time on calls that caused her stress and didn't think £25 compensation was appropriate. She'd made three calls and been given three different pieces of information.

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.

My role here is to decide whether Somerset Bridge have acted fairly towards Miss S.

The key issue in Miss S's complaint is how Somerset Bridge responded to her requesting quotes for the cost of cancelling her policy, when she didn't think she would be able to provide the requested information to validate the policy. She says she was given three different pieces of information on three calls, including an offer to waive the £75 cancellation fee, which was then rescinded. Somerset Bridge say they have acted correctly and awarded £25 compensation (through a premium refund) in acknowledgement of any confusion.

Having considered the evidence and information available in this case, I'm not upholding the complaint. I know this will be disappointing to Miss S, so I'll set out why I've come to this conclusion.

I think it important to note that in the event, Miss S didn't cancel the policy. She provided the requested information (Driving Licence Summary) for both herself and (slightly later) the named driver on the policy. So, given what she was told about the costs of cancelling the policy, she continued with the policy and the premium wasn't affected. Given this, I've considered what did happen in this case, not what might have happened.

Turning to what happened in this case, I don't think it unreasonable for Somerset Bridge to have requested additional information as part of their validation of the policy, which is common practice when policies are taken out. I also think it reasonable for Somerset Bridge to make Miss S aware of the potential consequences of not providing the information (policy cancellation) and then send a reminder letter.

I've also listed to the calls Somerset Bridge have made available of the conversations Miss S had with them at the time. In the first Miss S asks about the consequences of not providing the information, which she is finding difficult. She also asks for a quote if she removes the named driver from the policy. The agent provides a figure of £491.58 and explains it is set by the policy underwriter and reflects the higher risk from Miss S being the only driver on the policy. Miss S also asks for a cancellation quote and is told about the £75 cancellation fee (for cancellation after 14 days) and other factors in the calculation (such as time on cover).

The agent provides a figure of £333.17. Miss C acknowledges the figure would change from day to day.

On the second call, Miss S asks for a cancellation quote for the following day, and the agent comes back with the figure of £357.94 (again including the £75 cancellation fee and time on cover). Miss S also questions how the £212 deposit she says she paid is treated, the agent says it isn't refundable. Miss S asks to speak to a manager.

At this point the issue is escalated, and I've listened to what appears to be a fourth call (Somerset Bridge only provided three calls). The agent notes Miss S has provided the required information about the named driver and there being no impact on premium. They also say they've listed to the first two calls and that the information from the agent in the first call is correct, but there was miscommunication from the agent in the second call. The agent confirms they can't waive the cancellation fee and didn't previously say they would. Miss S disagrees, saying there was a clear statement the cancellation fee would be waived. At the end of the call, Miss S says she wants to keep the policy.

There's clearly a difference of view about what was offered in respect of the cancellation fee. But equally, the outcome of the calls is that Miss S's policy was validated, with no impact on premium, and she chooses to keep the policy. That being the case, then the £75 cancellation fee (and other elements of the cancellation quotes) aren't charged. So, there was no cancellation fee charged to then be waived. I've concluded it wouldn't be fair or reasonable to ask Somerset Bridge to waive (or refund) a cancellation charge that hasn't been charged, meaning Miss S hasn't suffered any financial loss. Nor, as the policy has continued, has she 'lost' any deposit she may have paid.

But as Somerset Bridge have acknowledged, there was some miscommunication from their agent and Miss S had to make a total of four calls to arrive at a resolution – although the first two would, I think, have been necessary in any event as she was asking for quotes to cancel the policy or to remove the named driver and then to confirm the information requested from Somerset Bridge had been provided, and to get an updated quote for cancellation following on from the first.

So, I've concluded Miss S would have suffered some distress and inconvenience from what happened, although an outcome was reached (to continue the policy, having been validated). Taking account of the circumstances of the case and the published guidelines on awards for distress and inconvenience published by this Service, I think Somerset Bridge's offer of £25 is fair and reasonable so I won't be asking them to make a further award.

Taking all these points together, I've concluded Somerset Bridge have acted fairly and reasonably, so I won't be asking them to take any further action.

My final decision

For the reasons set out above, my final decision is that I don't uphold Miss S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 27 August 2025.

Paul King
Ombudsman