DRN-5616913

The complaint

Mr M complains he was unable to take out a campervan insurance policy sold by Ripe Insurance Services Limited (‘Ripe’) which caused him to lose a non-refundable deposit for a campervan.

What happened

Mr M was looking to buy a campervan and was researching what insurance he could get for it. On 6 February 2025 using a price comparison website, he was provided a quote of £915.28 for campervan insurance from Ripe, who are an insurance broker. Mr M didn’t take this policy out at the time, as he hadn’t yet bought a campervan.

Later that day, Mr M travelled to see a campervan he was interested in buying. And thinking there would be no issue with him taking out the policy for the quote he’d earlier received, he paid a non-refundable deposit of £500 to secure the campervan.

On 7 February 2025, Mr M tried to take out the policy through Ripe’s website, but he couldn’t proceed to the payment page. He tried to call Ripe, but due to an issue with its phone lines, he couldn’t get through.

Mr M called Ripe again on 10 February 2025, by which point he had lost the campervan and his deposit due to the deadline required for him to collect the campervan expiring. Ripe informed Mr M during this call it couldn’t offer him cover because he was under 25.

Mr M complained, saying that Ripe had misled him by giving him a quote, he had spoken to the underwriter directly who had told him under some circumstances it will insure people under 25, nowhere on Ripe’s website or policy terms does it say it won’t insure people under 25, and the person he had spoke to on 10 February 2025 was rude and abrupt.

Ripe provided a final response to this complaint on 14 February 2025. It said a quote shouldn’t have been returned from Ripe on the price comparison website due to Mr M being under 25 and this had happened due to a system error which was now resolved. However, it didn’t agree it had caused Mr M to lose his £500 deposit as it had never entered into an agreement with him and had told him in a previous conversation on 14 February 2024 it doesn’t insure people under 25. And although it acknowledged Mr M said the underwriter had told him it could insure someone under 25 in some circumstances, it checked this with the underwriter who said it didn’t offer cover for anyone under 25 through any of its brokers.

Ripe listened to the conversation Mr M had with its call handler and agreed the level of service provided was below the standards it would expect with concerns not being listened to or addressed. In recognition of this, it offered to compensate Mr M £100.

Dissatisfied with this response, Mr M brought his complaint to us. Our investigator thought Ripe had offered to resolve the complaint fairly by offering Mr M £100. He said once a quote is provided by the price comparison website, the customer is transferred to the insurance intermediary’s website for the quote to be finalised and purchased, and as such, the quote isn’t guaranteed until it’s been confirmed by the insurance intermediary.

As such, he didn't think Ripe had confirmed the quote Mr M received on the price comparison website or agreed a contract of insurance with him. So, he didn't think it had unfairly caused Mr M to lose his deposit.

However, the investigator agreed that Mr M should have been compensated for the distress and inconvenience caused by the poor call handling. But he thought £100 was a fair and reasonable amount which was in line with our award levels.

Because Mr M didn't agree, the complaint was referred 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.

Having done so, while I understand Mr M will be disappointed, I find Ripe has already offered to resolve the complaint in a fair and reasonable way. I'll explain why.

I should start by saying while I've read and considered everything Mr M and Ripe have provided, I won't be commenting on every point made. I'll instead concentrate on what I consider are the key points I need to think about for me to reach a fair and reasonable decision. This isn't meant as a discourtesy to either party, but instead reflects the informal nature of this Service.

Mr M has provided a screenshot showing the quote he was given on the price comparison website. But Ripe didn't dispute that he was given this quote, it said an error had led to the quote being displayed, and because Mr M was under 25 he shouldn't have been given a quote.

Mr M thought this quote meant he would be accepted for cover and due to this he paid the deposit for his campervan believing that he could complete the sale later. But I don't think Mr M being given a quote was a guarantee that he'd be accepted for cover or that Ripe set such an expectation. This is because the sales journey was incomplete at the point the quote was provided. Had Mr M continued, he would have either needed to call Ripe or go through its website to conclude the sale, at which point Ripe would have decided based on the underwriting criteria, and information Mr M had provided, whether it could arrange the cover.

And on balance, I think if Mr M had continued with the sales process, or had contacted Ripe directly to check if it could offer him cover, his application would have been declined due to his age. I say this because Ripe have been consistent throughout in saying it doesn't offer this policy to anyone under 25 due to the criteria set by the underwriter. And I see no reason to doubt this given Ripe has provided a screenshot from its own website showing if the policy is attempted to be taken out by someone under 25 a caption appears saying *"the minimum age of driver we can insure is 25"*, and Ripe has provided a recording of the conversation from 14 February 2024 which having listened to I'm satisfied shows it informed Mr M it couldn't offer him the policy due to him being under 25.

I acknowledge Mr M says the underwriter told him there were limited circumstances where it could insure someone under 25. But insurance underwriters can offer a range of different products through different channels and with different underwriting criteria. So, if the underwriter did in some circumstances offer cover to people under 25, it does not follow that it did so through every channel including its policies brokered by Ripe. And based on my comments above, I’m not persuaded Ripe were authorised to arrange this policy for anyone under 25.

I sympathise that Mr M has lost out on his £500 deposit. But I don’t think Ripe could reasonably have foreseen Mr M would pay this fee based on a quote from a price comparison website, nor do I find that Ripe unfairly misled him into either thinking he already had taken out cover or was guaranteed to be approved for cover based on the quote he was given on the price comparison website. So, I’ve decided not to require Ripe to reimburse Mr M the £500 deposit he paid for the campervan.

I’ve listened to the conversation Mr M had with Ripe after he’d tried to take out cover, and I agree with him that the call handler was abrupt. But as Ripe upheld this aspect of Mr M’s complaint, apologised and offered him £100 compensation, I’ve considered if that was a fair and reasonable response. Having done so, I find the amount of compensation to be in line with our award levels for the distress and inconvenience caused. So, while I agree there was an unfair level of customer service over the phone, I find Ripe offered to put this right in a fair and reasonable way.

My final decision

Ripe Insurance Services Limited offered to pay Mr M £100 compensation for distress and inconvenience caused, which I find fair and reasonable in all the circumstances.

So, my final decision is that if it has not already done so, I require Ripe Insurance Services Limited to pay Mr M £100.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr M to accept or reject my decision before 30 September 2025.

Daniel Tinkler
Ombudsman