

The complaint

Ms H has complained about IGO4's customer service in relation to the administration of her motor insurance policy.

Ms H is represented in this matter by her mum, but, for ease of reading, I'll only refer to Ms H within this decision.

IGO4 is an insurance broker and intermediary. That means it sells insurance policies and may help with their administration. But it isn't accountable for any decisions about claims; the price of premiums or the responses to complaints about those. Those remain the responsibility of the policy underwriter (which I'll refer to as insurer A) – even where IGO4 has taken that action on Insurer A's behalf.

What happened

IGO4 sold Ms H a motor policy in November 2023. That policy required her to have a telematics box (the box) installed in her car. The box was intended to monitor her driving style. The terms of the policy said that Insurer A could charge an additional premium or issue a refund depending on Ms H's driving score as captured by the box.

On more than one occasion Ms H received letters telling her that her driving score was low and that she needed to pay significant extra premiums as a result. Ms H believed the telematics data was inaccurate, so she complained. Insurer A's telematics team noted that there had been some 'alerts', possibly caused by the manner in which the box was fitted. So it said it couldn't rely on the current data. Ms H was given an apology and an explanation that the data had been unreliable. IGO4 paid Ms H £150 compensation for the distress and inconvenience associated with the unreliable box.

Ms H fitted a second box. Soon after she again received a demand for an additional premium and was told that her policy would be cancelled if she didn't pay it. She then cancelled the policy herself and complained. As well as being dissatisfied with the telematics data, Ms H was unhappy with IGO4's customer service. She eventually brought her complaints both about the decisions of Insurer A and the actions of IGO4 to the Financial Ombudsman Service.

One of our Investigators looked into Ms H's complaint about IGO4. He thought its customer service was reasonable. Ms H didn't agree, so the complaint's 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.

I have upheld Ms H's complaint about Insurer A under a different reference number. So, I don't intend to consider those points again while addressing Ms H's complaint about IGO4's customer service. That's the case even where IGO4 took certain actions on behalf of insurer A. So, for example, I do not intend to consider IGO4's investigation into the telematics data or its explanations for those points, as it took those actions on behalf of Insurer A.

That said I can understand Ms H's frustration. She received notifications about the data which she considered to be incorrect. IGO4 responded on Insurer A's behalf and when doing

so it regularly told her that Insurer A's telematics team was satisfied that the data from the second box was reliable, so it wouldn't change its position on this. And, while I can understand Ms H's frustration, I don't think IGO4 handled the matter unfairly. As far as it was concerned it had been told by the technical team responsible that the data from the second box was reliable. So it wasn't going to look into Ms H's concerns further. And, essentially, apart from advising Ms H to refer her complaint to the Financial Ombudsman Service, that was an end to the matter as far as it was concerned.

I understand that Ms H found the conduct of the principal call discussing the above 'oppressive'. But having listened to it from an entirely independent perspective, I think IGO4 handled the call reasonably. Again, as far as it was concerned, Insurer A had reached its final position and the next stage was to make a complaint to this service. Ms H wasn't happy with that approach. But I think that where, as here, the parties are essentially in entrenched positions, there comes a point where it's entirely reasonable for a business like IGO4 to say that its concluded its work on the matter and to explain the next steps that can be taken. In this case, the next stage was to make a complaint to the Financial Ombudsman Service. So, I'm satisfied Ms H was given the right information about what she could do next.

I know Ms H has other concerns about how IGO4 handled her complaint. But, as our Investigator has previously explained, complaint handling itself is generally not a regulated activity that falls within our remit. So I don't intend to comment further on that here.

My final decision

For the reasons set out above I don't require IGO4 to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 18 August 2025.

Joe Scott
Ombudsman