

The complaint

Mr N complains that Complex to Clear Group Limited (trading as GoShorty) mis-sold him a specialist motor insurance policy.

What happened

In April 2025, Mr N's car was impounded by the DVLA. He bought a specialist insurance policy through GoShorty to be able to recover his car. When he arrived at the DVLA pound, an agent told him a standard insurance policy would have been enough to recover his car.

Based on this, Mr N asked GoShorty to refund his premium. He said it had mis-sold the policy by advertising that specialist insurance was needed to release cars seized by the DVLA.

GoShorty told Mr N that proof of insurance valid for at least 30 days is needed to reclaim cars impounded by a government authority. It also said many standard car insurance policies won't cover impounded vehicles and many temporary insurance policies will exclude the release of a vehicle from a pound. It wouldn't refund his premium.

Mr N didn't accept this and complained to this service. He said, in summary:

- The DVLA confirmed that it didn't need to see specialist insurance to release an impounded vehicle.
- DVLA staff will know what the relevant insurance requirements are.
- The Metropolitan Police Service website doesn't say an owner needs 30-day insurance to release an impounded vehicle.
- The fact that he wouldn't be able to make an insurance claim is irrelevant.
- He relied on GoShorty – as insurance experts – to properly advise him.

Our investigator didn't recommend that the complaint should be upheld. He was satisfied that GoShorty was correct when it told Mr N he needed specialist insurance, and it didn't mis-sell him the policy.

Mr N didn't accept this, so the case was passed to me to make a final decision.

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.

Mr N has sent us detailed emails about why he believes GoShorty mis-sold the policy. I've looked at everything he's said but I don't think I need to comment on each point to reach the right outcome. I've focused instead on what I think are the key issues.

I think there are two separate issues here:

1. What the DVLA will accept to release an impounded car.

2. Whether insurers will cover a policyholder in this situation.

Mr N has provided copies of two separate discussions with the DVLA about the documents it needs to release an impounded vehicle: a transcript of his webchat (*"there is no specific impound insurance it just has to have generic insurance"*); and an email answering his question about this (*"I can confirm that there is no specific insurance required for a vehicle to be collected from an impound as you were previously informed by one of my colleagues"*). I'm satisfied that both documents say the DVLA doesn't need the vehicle's owner to show proof of specialist insurance before it will release a vehicle.

However, GoShorty has provided underwriting information from seven different insurers that shows they won't offer temporary cover for vehicles that are being recovered from a government authority. This includes the DVLA. It sent us example documents showing that these insurers require the policyholder to sign a declaration that the policy *"will not be used as evidence of insurance for the recovery of impounded vehicles."* In other words, if Mr N had been involved in an accident or stopped by the police on his journey from the DVLA pound, he wouldn't have been insured. I find this evidence persuasive.

So while I accept Mr N's evidence that the DVLA doesn't need to see specialist insurance to release an impounded car, he does need this type of cover to drive home from the DVLA pound. That means I'm satisfied that GoShorty didn't mis-sell the policy to Mr N. It follows that I don't uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 27 October 2025.

Simon Begley
Ombudsman