

## **The complaint**

Miss S complains that I Go 4 Ltd (“I Go 4”) wasn’t able to change her vehicle online, so she had a pay for temporary cover elsewhere to drive her new car, and then it didn’t understand her complaint.

## **What happened**

Miss S had a motor insurance policy arranged through I Go 4, which is a broker.

In early May 2025 she arranged to buy a new car. One of the features of I Go 4’s service is that it says changes to policies can be made online 24/7.

Miss S tried to make the change on her policy online. But she couldn’t do so. I Go 4’s phone lines had been closed for the day as well.

She arranged temporary cover with another company at a cost of £25 and drove home.

The following day, she complained to I Go 4. It said that Miss S’s policy was close to renewal, and that meant that changes couldn’t be made to her policy online. It waived the Mid Term Adjustment (MTA) fee it normally charged for phone amendments. The change to the new car itself didn’t change the premium payable. It accepted it had made some mistakes with an email address Miss S has been incorrectly given.

Miss S brought her complaint to this service. She complains about I Go 4’s service and the way it handled her complaint. She said it didn’t understand what her complaint was about – and said she didn’t need to have taken out a temporary cover, or that she could have called it despite the fact that she bought the car after the lines were closed. She asked for the cost of temporary cover to be refunded to her, and compensation for her wasted time.

Our investigator looked into her complaint and thought it wouldn’t be upheld. She thought I Go 4 had acted fairly. It had made some mistakes in what it told Miss S, but she thought Miss S could have called I Go 4 as its lines still seemed open at the time.

Miss S didn’t agree with the view. She clarified that I Go 4’s phonelines closed early that day as it was a bank holiday. Because she didn’t agree, her complaint has been 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.

In this decision, I’m not going to comment on the entire file of evidence I’ve been given. But I’d like to assure both parties that I have carried out a comprehensive review of the file in arriving at this decision. This is in line with the informal approach of this service.

Having done so, I’m not upholding this complaint.

I can see from the file of evidence that Miss S has found the experience of trying to update her policy, and the subsequent complaint, frustrating.

From the evidence I've read, I Go 4 said Miss S told it that she'd called it on 5 May, and she says she was directed to make the changes online.

I haven't seen evidence of the call Miss S made on that day, and I Go 4 provided a list of calls showing that she doesn't seem to have called it until the following day when she rang to make the change of vehicle, and complain.

I Go 4 has explained that Miss S's policy was only a few days away from renewal. Its system starts the renewal process, and during the approach to the policy renewal, Miss S's policy was effectively locked for her to make changes like this online. Her renewal documents include saying that she'd need to contact I Go 4 to make changes to her cover.

Miss S's frustration here is that I Go 4 says her policy can be amended online 24/7, but clearly she wasn't able to do so. As I Go 4 had closed for the day, she wasn't able to make contact with it, and she's explained about searching extensively online for some way of talking to it.

I've thought about the situation she was in. I can understand her frustration as she was buying a new car on a bank holiday, and I'm sure she wanted to make the long drive home and enjoy it. Unfortunately, she wasn't able to do so, and this caused her to need to pay £25 for a temporary policy and some distress while waiting in the dealership.

I Go 4's system meant an online change wasn't possible at that time, which is inconvenient for her. I can see Miss S says that I Go 4 has now amended its processes to say that policies may be effectively 'locked' for changes before renewal, and I think that's a welcome change. But I can't fairly say knowing that would have made a difference to Miss S at the time she needed to make the change.

The change to her car Miss S made was, clearly, acceptable to I Go 4 as she made the MTA early the following morning.

I think it's fair I say that I Go 4's service around changing the car could have been slightly better, but Miss S's distress was short lived, and the cost to her was £25. I Go 4 waived the MTA fee (which could have been £25) following Miss S's complaint, so even though I think I Go 4's service was disappointing, I think the outcome was a temporary issue that was swiftly resolved.

I've also thought about the complaint Miss S made. In its final response to her, I Go 4 made some areas unclear. It said that Miss S had no need to take out a temporary policy, which wasn't correct from the information I have. I can see an incorrect email address was given to her, and some incorrect timescales for its response to her complaint were given.

I've considered this carefully, as I'm sure being given incorrect information has been a source of frustration and disappointment for Miss S. But taking everything into account, although I think I Go 4's service hasn't been very good, I'm not persuaded that it's enough to require a payment of compensation to her.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept

or reject my decision before 12 December 2025.

Richard Sowden  
**Ombudsman**