

The complaint

Mr S complains about how Extracover Limited trading as Zego administered a commercial motor insurance policy.

What happened

Mr S first took out the cover with Extracover in June 2023. The cover is flexible and offers cover when making food deliveries. A new policy is generated every time a customer starts a new delivery shift with a set fee for the first hour and then on a minute-by-minute basis.

Mr S complained about the price of the policy changing even though this isn't stated in the policy terms and conditions. Mr S believes Extracover should have informed him about the price changing. Mr S also complained that Extracover won't provide him with all his insurance certificates. Extracover didn't uphold Mr S's complaint. Unhappy, he brought the complaint to this service.

Our investigator upheld the complaint. Whilst he didn't think Extracover had done anything wrong in relation to the policy pricing, he said Extracover should provide Mr S with all his insurance certificates. Our investigator also thought Extracover should pay Mr S £100 compensation for the trouble and upset caused. Extracover accepted the outcome but Mr S appealed. Mr S said he hasn't been provided with the certificates yet, so nothing has changed. He also still thinks Extracover should have informed him when the price changed and still thinks Extracover are partly responsible for changing the price. As no agreement could be reached, the 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.

At the outset I acknowledge that I've summarised his complaint in far less detail than Mr S has, and in my own words. I'm not going to respond to every single point made. No courtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern the Financial Ombudsman Service allow me to do this as it's an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I'm satisfied I don't need to comment on every individual point to be able to reach an outcome in line with my statutory remit.

I've split the complaint points out below for clarity.

Certificates

Extracover has accepted they'll provide Mr S with his insurance certificates. I agree that this is fair and reasonable. The letter of enrolment and policy schedule don't provide specifics as to when Mr S was covered under the different policies. I would expect Extracover to provide these to Mr S within four weeks of this decision being accepted.

Whilst I appreciate Mr S hasn't received the certificates yet, it isn't our process to keep complaints open until the resolution has been completed. As a service, we have no enforcement powers. Should Mr S not receive the certificates, whilst we will of course help where we can, he would need to enforce the decision in court.

Pricing

How much an insurance policy costs is mainly decided by the insurance underwriter. So, any complaint about pricing needs to be against the underwriter and not the broker as in this instance.

However, I've asked Extracover to provide details of the pricing changes at the points I've been informed that it changed. Based on what I've seen, I'm satisfied that the price increases were as a result of the underwriter and not Extracover. As such, I don't think Extracover has done anything wrong on this point.

Mr S has also raised that he wasn't informed when the price increased. As each time Mr S started a new shift was a new policy, I don't think Extracover needed to specifically send out communications each time the pricing changed. I've been sent a screenshot of the app and am satisfied it was clear how much the policy cost at the start of each shift. It was then up to Mr S to decide if he wanted to accept it or not by starting a shift. So again, I don't think Extracover has done anything wrong on this point.

Mr S has raised that pricing change during a shift. This again would be a complaint against the underwriter, and I can't consider its merits here.

I agree with our investigator that Mr S has been caused trouble and upset in not being provided his certificates. I think it's caused an unreasonable amount of distress and inconvenience which has required a reasonable amount of effort to sort out. So, I think the £100 compensation awarded by our investigator is fair and reasonable in the circumstances.

Putting things right

To put things right, Extracover should do the following:

- Provide Mr S with his insurance certificates within four weeks of this decision being accepted.
- Pay Mr S £100 for the trouble and upset caused.

My final decision

For the reasons I've explained above, I uphold this complaint and direct Extracover Limited to put things right by doing as I've said above, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 29 December 2025.

Anthony Mullins
Ombudsman