

The complaint

Mr F complains that Sabre Insurance Company Limited trading as Insure2Drive unfairly cancelled his motor insurance policy.

What happened

Mr F held a policy with Insure2Drive which covered him for social domestic and pleasure use (SDP).

When he took another job as a courier, he told Insure2Drive and told it he had another policy which covered him for using the van while doing that job.

But Insure2Drive said that wasn't an acceptable risk to it, so it said it was going to cancel Mr F's policy.

Mr F contacted Insure2Drive the same day querying the cancellation but Insure2Drive didn't change its decision.

Mr F complained the following day and three days later, Insure2Drive responded. It maintained its decision to cancel the policy. It said the cancellation didn't need to be disclosed to any future insurer. Insure2Drive also said it would refund the unused premium.

Mr F complained, he said the cancellation was unfair and too abrupt and that it had stopped him from working.

Insure2Drive didn't change its stance so Mr F brought his complaint to the Financial Ombudsman Service.

Our Investigator didn't think it should be upheld. She thought Insure2Drive was entitled to cancel the policy, and by quickly saying Mr F didn't have to declare the cancellation and refunding the unused premium, it hadn't caused him any detriment.

Mr F didn't agree and asked for an Ombudsman's 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.

Having done so, I'm not upholding it.

Ultimately, I'm satisfied it was reasonable for Insure2Drive to cancel the policy once it learned the vehicle would be used for – a use which was outside of the cover provided by the policy, so it was understandably deemed an unacceptable risk.

I'm not persuaded it meant Mr F was dual insured, because on his SDP policy Insure2Drive wouldn't cover him for the business use, and his other policy only covered him for that business use. But nonetheless, it doesn't mean Insure2Drive wasn't entitled to cancel the

policy.

Insure2Drive gave seven days' notice of cancellation in line with the policy terms, and from what happened it's evident Mr F received that notice, because he called the same day. I understand he's said the policy was effectively cancelled that same day, but I've not seen anything showing that. Everything I've seen shows the policy would be cancelled in seven days.

Mr F complained about the decision, but within three days of complaining Insure2Drive confirmed he'd not have to disclose the cancellation and that he'd be refunded the unused premium. That's what I'd expect it to do in such circumstances.

Mr F didn't do anything wrong here, he did what he needed to by telling Insure2Drive of his new profession and he bought a policy covering him for the type of use this policy with Insure2Drive didn't cover him for. But Insure2Drive hasn't done anything wrong either. It doesn't have to continue insuring him knowing the use of the vehicle.

Undoubtedly this caused distress and inconvenience for Mr F, but I don't consider that Insure2Drive's responsibility. By refunding the premium (if it's not done this already it should do so) and telling Mr F he didn't need to disclose the cancellation, it's done what it needed to to minimise the impact the cancellation had on Mr F.

My final decision

For the reasons set out above, I'm not asking Sabre Insurance Company Limited trading as Insure2Drive to take any further action here. It said it would return the unused premium, so if it's not already done that, it should do so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 11 February 2026.

Joe Thornley
Ombudsman