

The complaint

Miss K complains that I Go 4 Ltd ("I Go 4") didn't set up her policy correctly, which meant she was driving without insurance on one of her cars.

What happened

Miss K searched for a car insurance policy online via a comparison site. She found I Go 4, which is a broker, and arranged to buy a policy from it. She used a premium funding company I'll refer to as P to pay for her policy, meaning that she made monthly payments to P.

She had two cars around the time she arranged the policy. A car and an SUV.

On 9 January 2025 she called I Go 4 and bought the policy. Some changes were discussed with I Go 4's staff, but the vehicle being covered was the SUV and that had remained unchanged from when Miss K had input its details online.

In late February, she called I Go 4 to check her cover. She thought she'd covered both the car and the SUV on the policy. I Go 4 said it wasn't insuring the car.

Miss K thought it had made a mistake. She said I Go 4 had written to her to confirm that it had covered her under a multi-vehicle policy.

I Go 4 said it didn't think it had made a mistake. It confirmed it had written to Miss K about a 'multi vehicle accident' when it checked her claims history. It also didn't offer multi-vehicle policies and it searched its database and confirmed it hadn't ever covered Miss K's car.

Miss K brought her complaint to this service. She raised a number of issues relating to I Go 4 and P's actions. She asks that I Go 4 accepts responsibility for its mistake and provides her with proof so she can defend a prosecution against her for driving her car without insurance.

Our investigator looked it and thought it wouldn't be upheld. He said he thought I go 4 hadn't made a mistake.

Miss K didn't agree with the view and asked that her complaint was reviewed by an ombudsman, so it's been passed to me to make a 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.

I can see Miss K has complained to this service about a mistake being made by I Go 4 about her name, and some payment issues. I can't see those complaints have been made to I Go 4, or that it's issued her with its final response. What this means it that I'm not able to consider them further here. I do appreciate Miss K has said she did bring this complaint to I Go 4 in February, but I'm afraid there's no evidence of this. If Miss K wishes to make a

further complaint about those matters then she's free to do so and it may reach this service in due course.

I've read about Miss K's requests for cover and I've listened to the calls between her and I Go 4 about covering her SUV.

This is an evidence based service, and having read the file of evidence, I'm not upholding Miss K's complaint. I'll explain why I've decided this as I appreciate this will be a disappointment for her.

I can see that I Go 4 spotted a problem with Miss K's declared information when it set up the policy in early January. It found that Miss K hadn't told it about a claim she'd previously had, so it amended her policy and emailed her about it. The change had no impact on her premium, and the email said it was about a:

"Non-Disclosed Claim

Type of Loss: Multiple Vehicle"

It's my understanding that Miss K believed this email was confirming in some way that she'd taken out a multi-vehicle policy. But I don't agree. I think the meaning of the email is clear, and the other policy documents I Go 4 had already sent her show that only her SUV is on cover.

I've also listened to the calls and I can't hear Miss K asking for two vehicles to be covered until she makes her complaint.

It's my understanding that Miss K has later said to this service that she asked for her car cover to be changed to her SUV. Again, there's no evidence in the file or in the calls about her doing this, and as I mention above I Go 4 searched for her car and found it had never insured it.

Miss K has told this service she used other phone numbers to call I Go 4, but wasn't able to tell us what those numbers were or when she called them. I Go 4 again searched for Miss K's number and was able to find the calls I've been provided with, but it had no record of Miss K's other alleged calls.

What this all means is that there's no evidence to show that Miss K asked for multiple vehicles to be covered on her policy, or that she insured her car and then switched cover to her SUV.

It's possible that Miss K called P about some of the issues she's complained about, and I can see there were payment issues with her account in early 2025. But P is a premium funding company rather than being her broker which is likely why she was talking to it. P wouldn't have access to her policy details, so I don't think it would have been able to determine the situation with her policy.

Miss K also told I Go 4 that she'd called it in December 2024 to get a quote for the SUV she was thinking of buying, but I Go 4 said it had no record that she'd called it, and the first contact was a quote on a website followed by a call in early January 2025.

I've thought carefully about Miss K's version of events, and I can't see there's evidence that backs it up. As I mention above, this is an evidence based service, and from what's on file I can't say I Go 4 has acted unfairly or unreasonably.

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 K to accept or reject my decision before 5 December 2025.

Richard Sowden
Ombudsman