

The complaint

Mr M complains that Somerset Bridge Insurance Services Limited (trading as Go Skippy) unfairly cancelled his motor insurance policy.

What happened

In April 2025 Mr M took out a motor insurance policy through Go Skippy who were acting as intermediaries for the insurer. A few days later, Go Skippy contacted Mr M to say the insurer required a copy of his named driver's driving licence summary and provided details of how to do this. Go Skippy said it needed the information within 21 days of the start date of the policy, or the policy would be cancelled. It also said Mr M would have to pay a cancellation fee if the policy was cancelled.

Go Skippy sent two further reminders requesting the information. Mr M didn't provide the required information within the specified time, so Go Skippy cancelled his policy. Unhappy, Mr M complained. In its response to the complaint, Go Skippy said it had cancelled the policy in line with its terms of business. Mr M remained unhappy, so he referred his complaint to our Service. Our Investigator thought Go Skippy had acted fairly but Mr M disagreed. He maintained that Go Skippy had cancelled his policy and applied its charges unfairly.

As the complaint couldn't be resolved, it has been passed to me for 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've decided to not uphold this complaint and I'll explain why.

I'm aware I've set out the background to this complaint in less detail than the parties have presented it. I'm not going to respond to every single point raised. Instead, I've focused on what I find are the key issues here. I assure both parties, however, that I've read and considered everything they've provided.

Mr M has questioned why Go Skippy needed the driving licence summary as his current insurer didn't request this information. But I should explain that Go Skippy were acting as a broker in this matter. It was the insurer who required a copy of the named driver's driving licence summary, so I can't consider whether it was fair to require Mr M to provide the licence. In this decision, I'm looking at whether Go Skippy acted fairly in requesting the information. I think it did.

The starting point is the terms of business which Mr M accepted when he chose the insurance quote provided by Go Skippy. This document contained a term which stated that the insurer may require to validate driving licences and no claims discounts. And that failure to provide any requested information within 21 days of the start date of the policy would result in the policy being cancelled.

Go Skippy has provided evidence it contacted Mr M by text and email on 2 May 2025 requesting the driving licence summary for his named driver and gave him 21 days to provide it. It also directed Mr M to the website from which he could download this information to send to it and provided instructions on how to do this. Go Skippy sent two further reminders on 14 May 2025 and 21 May 2025. These made clear that the policy would be cancelled if the requested information wasn't provided by 28 May 2025.

On 22 May 2025, Mr M submitted copies of his and the named driver's licence. Go Skippy emailed Mr M on the same day to say he hadn't provided the correct information and that he needed to provide it by 27 May 2025. On 29 May 2025, Go Skippy sent an email and text to Mr M confirming the policy had been cancelled.

Mr M says Go Skippy had sent the emails to his son's email address and that his son hadn't passed them on to him. However, Go Skippy has evidenced this was the email Mr M provided it with when taking out the policy. So, I don't think Go Skippy is responsible for Mr M not receiving these emails.

Mr M has said that Go Skippy should have let him know he hadn't submitted the correct information by text or phone. But I don't think Go Skippy acted unfairly by emailing him instead. Mr M was aware of the consequences of not providing the required information by the specified time. So, the onus was on him to check that the information he had submitted was what had been requested so that his policy wouldn't be cancelled.

Mr M has said he received a text on the same day he submitted the documents stating that he needed to report any accident he was involved in and that he thought this meant the documents had been accepted and the policy was validated. However, this was a generic text which didn't make any reference to the documents Mr M had submitted. So, I don't think it suggested the documents had been accepted or the policy had been validated.

For the above reasons, I'm satisfied that Go Skippy cancelled Mr M's policy fairly and in line with its process which it set out under its terms of business. This document made clear the arrangement fee was non-refundable, and that if the policy was cancelled outside the 14-day cooling off period, the arrangement fee and cancellation fee would be deducted off any premium refund. I'm therefore satisfied Mr M was made aware of the fees Go Skippy has applied and it was reasonable to charge them. So, I won't ask Go Skippy to take any further action.

My final decision

For the reasons set out above, my final decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 19 March 2026.

Linda Tare
Ombudsman