

## **The complaint**

Miss O complains about how Somerset Bridge Insurance Services Limited trading as Go Skippy (“SBISL”) handled her request to change her car on her motor insurance policy.

## **What happened**

Miss O bought a car insurance policy arranged through SBISL as a broker. She bought the policy online via a comparison website. She used a third party premium funding company to pay monthly amounts toward her premium.

In mid-January 2025 she wanted to change the car on her policy. She called SBISL and tried to do this. But SBISL said it would need to talk to an underwriter about changing her car. It told her she’d have to wait 24-48 hours for this. SBISL said she could make changes online.

Ultimately, Miss O believed that her old car was removed from cover.

In June 2025, SBISL wrote to her and said she owed £310.60 for the cancellation of her policy.

She complained to SBISL. It said it would waive its cancellation fee of £75 as she’d bought another policy from it. But it said she still owed the remainder of the premium she owed which was £235.60

Miss O brought her complaint to this service. Our investigator thought it would be upheld. She thought SBISL had caused distress and inconvenience to Miss O, and it should waive the outstanding premium and pay her £150 compensation.

Miss O agreed with the view, but SBISL didn’t respond.

Because it didn’t respond, this complaint has 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’m upholding this complaint and I’ll explain why.

I’ve listened to the calls between Miss O and SBISL. In the call when she rang to swap her car over, I can hear SBISL saying it needed to refer the swap to the insurers to approve it.

Miss O says she’ll take out a new policy online, so SBISL can just cancel the existing one.

But SBISL tells her she’ll incur cancellation charges if she does this.

So, Miss O says she’ll wait for an underwriter to call her back.

Later that same day, Miss O is again told it will take 1-2 days for the underwriter to call her

back. Miss O again suggests she'll carry out the change online and SBISL agrees that would be ok.

A few days later, there's another call. SBISL says the change is acceptable and can be processed, but Miss O says she's already made the change online and wants the old car removed from her account. It's reasonably clear to me that there were two policies, but I don't know if SBISL realised this. She tells SBISL she's already paid for the new car to be covered. SBISL tells her it will refer this to underwriters, and call her back.

No further calls were provided by SBISL.

I think Miss O's request was clear. I think her instructions were understood by SBISL, and the agreement to call her back then doesn't seem to have been actioned. It seems to me that there was a difference between what Miss O was seeing on her account and what SBISL's call handlers were viewing. And I can't fairly say that's Miss O's fault.

I can see that her 'old' policy went into payment default in late January, and SBISL contacted her several times about this. Those contacts from SBISL talk about her policy being cancelled within seven days if Miss O didn't respond, but the policy seems to have continued anyway for more than three months.

But I think the greater duty of care rests on SBISL here. It had been told what was needed. It had been told what had been done, and it failed to carry out those tasks when Miss O told it in January. Its decision to waive the £75 cancellation fee was fair.

So, I think the fair resolution here is that SBISL waive the outstanding premium on Miss O's account. I appreciate it's said that the underwriters wouldn't agree to this, but it's SBISL's responsibility to deal with the problem it reasonably caused.

I can see that SBISL and the premium funding company contacted Miss O several times about her account being in default. I think it's fair I say that Miss O should, perhaps, have taken more care to ensure her old car had been removed from cover, and her policy cancelled. But as I say above, I think SBISL had the evidence on its system, and should have taken greater care in its actions.

Chasing up the debt has caused Miss O distress and I think SBISL should pay compensation for this. I can see Miss O has accepted the level in the view of £150, and I think that's fair.

### **My final decision**

It's my final decision that I uphold this complaint. I direct Somerset Bridge Insurance Services Limited trading as Go Skippy to:

- Waive the remaining premium of £235.60 it says Miss O owes.
- Pay Miss O £150 for her distress and inconvenience.

SBISL must pay the compensation within 28 days of the date on which we tell it Miss O accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 25 February 2026.

Richard Sowden  
**Ombudsman**