

## **The complaint**

Mrs C complains that Somerset Bridge Insurance Services Limited trading as Go Skippy mishandled her motor insurance policy.

## **What happened**

For the year from 12 December 2023, Mrs C had a motor policy through Go Skippy.

For the year from 12 December 2024, Mrs C renewed cover through Go Skippy.

Go Skippy is an insurance intermediary. Cover was provided by an insurance company.

The policy documents said that Mrs C had six years' no-claims discount ("NCD").

As Mrs C wanted to pay the yearly premium by instalments, a premium finance company was also involved.

Neither Go Skippy nor the finance company took the instalments by direct debit ("DD") from Mrs C's account.

By a letter dated 16 July 2025, Go Skippy told Mrs C there was a balance to pay of £593.17. Mrs C called and complained to Go Skippy about its mishandling of the DD. Go Skippy offered a payment plan to spread payments.

By a letter dated 1 August 2025, Go Skippy said that it would cancel the policy in seven days.

By an email dated 4 August 2025, Mrs C complained to Go Skippy again about the DD and about its customer service when she had called.

From 6 August 2025, Mrs C cancelled the policy. Go Skippy charged a cancellation fee of £75.00 and said there was balance of £491.49 for Mrs C to pay.

By a final response dated 20 August 2025, Go Skippy apologised for not properly setting up the DD and for delay in informing Mrs C of the balance and for its customer service on the telephone.

The final response said that Go Skippy had waived £100.00 from the balance and waived the £75.00 cancellation fee, reducing the balance to £316.49 with payment spread over six months.

Mrs C brought her complaint to us in early September 2025. She asked us to direct Go Skippy to waive the outstanding premium.

Our investigator didn't recommend that the complaint should be upheld. He thought that Go Skippy had provided a fair and reasonable resolution to the complaint.

Mrs C disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- Errors made by Go Skippy put her in financial hardship.
- She is left out of pocket.
- She had to cancel the policy, so she lost out on a year's extra NCD, making any future policies more expensive.

### **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.

From Go Skippy's price breakdown, the cost for the year from December 2024 was going to be as follows:

premium and IPT	£485.53
arrangement fee	£107.64
subtotal	£593.17
interest	£ 83.03
total	£676.20

From mid-June 2025, Mrs C changed the car on cover, resulting in additional charges as follows:

additional premium	£ 12.36
admin fee	£ 35.00
subtotal	£ 47.36

Go Skippy says Mrs C paid £47.36.

At this point, I must say that, with Go Skippy, Mrs C also had a responsibility to know whether her instalments were up to date.

I've thought about Go Skippy's errors in relation to the DD and its customer service. Moreover I've thought about their impact on Mrs C.

I accept that the news that she was in arrears was upsetting for Mrs C and she felt under pressure to pay the balance. However, Go Skippy offered a payment arrangement.

It Mrs C's choice to cancel the policy rather than to accept a payment plan. So I don't accept that Go Skippy's error caused Mrs C a loss of NCD.

Go Skippy had renewed the policy and didn't cancel it until Mrs C asked it to. So there's no reason to think that Mrs C wasn't covered or couldn't have made a claim in the period of almost eight months from 12 December 2024 to 6 August 2025.

I consider that it follows that there's no reason why it was unfair for Go Skippy to expect Mrs C to pay the premium for that time on cover.

Go Skippy has waived the cancellation fee. I give it credit for that.

From what I've seen, Go Skippy's balance of £316.49 stated in its final response is calculated as follows:

premium and IPT	£485.53
arrangement fee	£107.64
subtotal	£593.17
less premium refund	£176.68
subtotal	£416.49
less compensation	£100.00
balance	£316.49

I accept that Go Skippy's arrangement fee was non-refundable.

I don't hold Go Skippy responsible for the insurer's calculation of the refund of £176.68. But in any event, I find that is broadly in line with a pro-rata refund for about four months of the insurer's yearly premium.

Go Skippy's balance doesn't include its cancellation fee or any interest.

I don't accept that Go Skippy has caused Mrs C to suffer a financial loss or to be out of pocket. Rather, I conclude that she has had the unwelcome news that Go Skippy hadn't properly set up her payment of what was due and, following her cancellation, there is a still a balance unpaid.

I've taken into account the nature and duration of the impact on Mrs C. However, I'm satisfied that, together with its waiver of the cancellation fee, Go Skippy's rebate of £100.00 is fair and reasonable and in line with our published guidelines for compensation for distress and inconvenience.

From the figures set out above, I don't conclude that Go Skippy treated Mrs C unfairly by asking her to pay the balance of £316.49.

### **My final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct Somerset Bridge Insurance Services Limited trading as Go Skippy to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 9 April 2026.

Christopher Gilbert  
**Ombudsman**