

## **The complaint**

Mr R complains that Somerset Bridge Insurance Services Limited trading as Go Skippy (Somerset Bridge) mis-sold a motor insurance policy to him. He also complained that it sought to recover an outstanding balance from him after he cancelled the policy.

## **What happened**

Mr R applied for a motor insurance policy via a comparison site in March 2025. Somerset Bridge then sold him a policy. Around three months later he was looking to change the car on it. Somerset Bridge told him that as he wasn't the new car's registered keeper it couldn't offer him a policy for a replacement car. Mr R explained that he also hadn't been the registered keeper of the previous car. Mr R then cancelled the policy. After he'd done so Somerset Bridge told him he still owed £456 in fees.

Mr R complained about Somerset Bridge's actions to the Financial Ombudsman Service. One of our Investigators looked into it. She asked Somerset Bridge for further evidence but despite sending chasers, it didn't provide the requested information. Based on the evidence held the Investigator didn't think Somerset Bridge needed to take any further action.

Mr R didn't agree so his complaint's been passed to me to decide.

## **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.

It's very disappointing that Somerset Bridge did not reply to our Investigator's request for information. However, I'm satisfied that I can reach a fair outcome without that information. And I have come to my findings below based on the information that we do hold and on the balance of probabilities, that is what's more likely than not to have happened.

I'll first explain that Somerset Bridge is an insurance broker and intermediary. That means that when arranging policies it will act as an agent for the policyholder, in this case Mr R. However, it does not provide the insurance cover itself. That is provided by the policy underwriter. The policy underwriter is a separate company to Somerset Bridge. Somerset Bridge also administers the policy on the underwriter's behalf. However, when it does so it is essentially stepping into the underwriter's shoes. So any complaints Mr R may have about underwriting decisions remain the responsibility of the underwriter. Therefore, in this decision I will not address any complaints that Mr R may have about decisions or actions made by the underwriters themselves or Somerset Bridge on behalf of the underwriter.

When Mr R was applying for the policy he was asked if he was the car's owner and registered keeper. He answered yes to both of those questions. Mr R's since explained that he jointly owns the car with the mother of his children. But they are not a couple and he is single. He has also confirmed that he is not the registered keeper of the car. He told our Investigator that he probably answered that question incorrectly because he misread it.

Somerset Bridge spoke with Mr R on the phone to complete the purchase of the policy. It says that during that call it asked him if he had completed all the online questions accurately and he answered that he had. But it turns out that he hadn't. He'd mistakenly said that he

was the registered keeper of the car when that wasn't the case. I don't think that was Somerset Bridge's fault.

The reason this is important is that the policy underwriter will refuse cover where the policyholder is not either the registered keeper of the car or the spouse of the registered keeper. So, if the underwriter had been aware at the outset that Mr R was not the car's registered keeper then it would not have offered him the policy at all.

I'm aware that Somerset Bridge didn't tell Mr R that he needed to be the car's registered keeper when he spoke with it. But I wouldn't expect it to. That's because Somerset Bridge already understood that Mr R had answered the online questions accurately. And if he had answered those questions correctly, then Somerset Bridge would not have offered him the policy. It only did so because of Mr R's mistake when answering that he was the registered keeper. So Somerset Bridge had no reason to suspect that the information Mr R gave was incorrect.

I'll add that it's very common for insurers to want to ensure that their policyholder is the legal owner and registered keeper of the car. And given that it had no reason to suspect Mr R was not the registered keeper, it had no specific reason to raise this issue with him when he was taking the policy out.

Further, Somerset Bridge sent Mr R a number of documents setting out the details of his cover. Those included a "Proposal Form" and policy schedule. Both of those documents recorded that Mr R was the car's registered keeper. It asked him to check those documents for accuracy and to let it know if anything was wrong. But Mr R did not notify it that there was an error concerning whether he was the registered keeper. So, again, I don't think Somerset Bridge could have been aware of that.

It was only after Mr R tried to change the car on the policy that Somerset Bridge became aware he had not been the registered keeper of the previous car. Mr R seems to have thought that, given the underwriter would not have insured him if it had known he wasn't the car's registered keeper, he'd been paying for a policy that wouldn't cover him. So he believed he should receive a full refund of the premium instalments he'd paid. However, as I said above I don't think Somerset Bridge did anything wrong when selling him the policy. So it wasn't its fault if the policy did not provide the cover Mr R needed. And I don't think it needed to provide him with any refund.

Further, I'm aware that Mr R asked for the policy cancellation to be backdated to the date he took it out. The underwriter refused that request. But that was the underwriter's decision and not Somerset Bridge's. So he would need to direct any complaints about the period of cover to the underwriter.

That said I'm aware that after Mr R cancelled the policy Somerset Bridge told him that he still owed it a sum of £456.86. It appears that the majority of this sum was not for Mr R's time on cover but was instead for Somerset Bridge's fees and other costs for arranging for Mr R to pay in instalments.

When Mr R took out the policy he agreed to Somerset Bridge's terms of business which make it clear that if he cancelled the policy he would need to pay its fees. That said, I'm aware Somerset Bridge agreed not to charge Mr R its cancellation fee of £75. It also agreed, as a gesture of goodwill, to reduce its arrangement fee from £290.71 to £150. As a result that reduced the balance payable by Mr R to £316.15. And it told Mr R that he could make arrangements to pay that sum over six months. I think that was a reasonable response to Mr R's concerns in the circumstances. So I'm not going to instruct Somerset Bridge to take any further action.

### **My final decision**

For the reasons set out above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 24 February 2026.

Joe Scott  
**Ombudsman**