

complaint

Ms R complains that when she bought a motor insurance policy online, she was not made aware that the insurer was Sabre Insurance Company Limited ("Sabre"). So she was prevented from making an informed decision about who she was insuring with.

background

In December 2013, Ms R went online to a price comparison website to buy a motor insurance policy. She selected a policy provided by "Go Girl", which she thought was an insurance company of that name. On 14 December 2013, she received an email from customer.services@gogirl.co.uk which confirmed that she was now covered by a Go Girl policy.

However, she later found out that Go Girl was not an independent insurance company, but one of a number of trading names used by Sabre, and that Sabre was therefore her insurer. She complained that:

- Sabre concealed its identity from her when she was buying the policy, and misled her. So it prevented her from making an informed decision about who she was dealing with;
- Sabre failed to register Go Girl as a trading name with its regulator, the Financial Conduct Authority (FCA), until 1 May 2014; and
- some correspondence to her from Sabre was from an address which was not registered with FCA.

Sabre responded to say that when a customer selected a Go Girl policy through the comparison website, they were referred to the Go Girl website. The web page showed at the bottom that the policy was underwritten by Sabre. So this information was shown before the policy was taken out. The information was also shown in the terms and conditions sent to customers in the welcome pack, and in the credit agreement that was also sent to Ms R.

Sabre also said that it had been registered with the FCA and its predecessor organisation continuously since 2001. During 2013, it rebranded "Good Girl" products as "Go Girl", and FCA had amended its registration in May 2014 when Sabre submitted its annual return to FCA. It said that the correspondence in question was sent from an administration address, and there was no need for this to be registered with FCA.

Our adjudicator did not recommend that this complaint should be upheld. Sabre said that the Go Girl website page to which Ms R would have been directed from the comparison website contained the following information at the foot of the page:

*Go Girl is a trading name of Sabre Insurance Company Limited
Registered office: Sabre House, 150 South Street, Dorking, Surrey RH4 2YY Reg No 2387080*

So he was satisfied that Ms R was informed that she was buying the policy from Sabre before she bought it. The later email that Ms R received did not mention Sabre. However this was sent after she had bought the policy. He also considered it was quite normal for an organisation to use addresses other than its principal or registered address.

It was correct that the name “Go Girl” did not appear on Sabre’s FCA registration until after the date she bought the policy. However, Sabre was at all relevant times registered with FCA, and any failure by Sabre to update its trading names did not affect the validity of its policies. This might, however, be a regulatory compliance matter which it would be more appropriate for FCA to investigate.

Ms R pointed again to the email she received in December 2013, which contained no mention of Sabre. She said she had recently received another email from Go Girl, but with a statement attached that Go Girl was a trading name of Sabre. She said the two emails were inconsistent, and this weakened Sabre’s case.

She said that FCA had confirmed that Go Girl was not authorised to sell motor insurance before its name appeared on Sabre’s registration in May 2014.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Ms R feels strongly that she was misled by the way Sabre marketed and sold its Go Girl motor insurance policy to her. She says that it was not until some time after she had bought the policy that she realised that her policy was in fact issued by Sabre. So Sabre denied her the opportunity to choose who she dealt with.

It is not uncommon for insurance companies to trade under a number of different brand names, using each brand name to appeal to a different segment of the market. However, they should make the name of the company behind the brand clear on their documentation and websites so that consumers know who they are dealing with. The FCA also requires regulated companies to register the brand names they are trading under.

If one goes on to the Go Girl website, there are clear statements that Go Girl is a trading name of Sabre. Sabre has supplied a copy of the web pages Ms R would have seen when she bought her insurance. A statement that Go Girl is a trading name of Sabre appears at the foot of the last page, immediately below the “buy now” box.

Sabre also says that the statement appeared in the welcome pack and credit agreement sent to Ms R after she bought the policy online. As there was a 14 day cooling off period for this policy, she could have cancelled the policy after receiving these documents if she had wished, but she did not do so. I accept that there was one email which she received in the interim from Go Girl, which did not contain this statement, but I do not consider that this is sufficient to override my conclusion that the information was sufficiently made known to Ms R, even if she did not notice this at the time.

Many businesses use a variety of addresses for the purposes of administration and correspondence. I do not consider it is necessary for all of these to be shown on a business’s FCA registration.

I am satisfied that at the time the policy was sold to Ms R, Sabre was registered for the sale of motor insurance products with FCA, and so the policy which it issued was valid and enforceable. If Ms R wishes to pursue the issue of the Go Girl brand name not being shown on Sabre’s FCA registration, this is a matter more properly within the regulatory remit of FCA, and she should take this matter up with that organisation.

my final decision

For the reasons I have set out above, my decision is that I do not uphold this complaint and make no award against Sabre Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms R to accept or reject my decision before 14 May 2015.

Lennox Towers
ombudsman