

The complaint

Mr F is unhappy with the service provided by Somerset Bridge Insurance Services Limited (trading as Go Skippy) following auto renewal of his car insurance policy.

What happened

Mr F requested a quote to renew his car insurance policy in June 2023. Mr F was told his policy was due for renewal in July, and was provided with a quote for the upcoming year and details of the renewal process. On receipt of this letter, Mr F told SBIS that he did not want to renew his policy. SBIS confirmed they would not automatically renew Mr F's policy.

SBIS then incorrectly sent Mr F a text message saying that his policy would automatically renew. Mr F contacted SBIS unhappy that this had happened. SBIS sent Mr F a letter on 16 June saying his policy had expired on the 4 July. Mr F emailed SBIS to complain about the confusing communication in the form of the text and letter, even though he told them that he did not want to renew his policy.

SBIS acknowledged that the service provided wasn't in line with their usual service standards. SBIS offered Mr F £50 in recognition of their poor service, and the impact on Mr F. Mr F wasn't happy with this resolution, and asked for this service to consider his complaint. Mr F subsequently renewed his policy, which took effect on 5 July.

The investigator found that the compensation offered by SBIS was reasonable, and in line with our approach. The investigator didn't ask SBIS to do anything in settlement of Mr F's complaint. Mr F didn't accept the investigator's findings, saying *'I want the Ombudsman to carefully consider my feelings and distress, inconvenience, disappointment, loss of expectation for the several small errors the company made. On your website it is seemingly clear that for such issues I may be entitled to up to £300.'*

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 reviewed the evidence, I agree with the investigator's outcome on this complaint for broadly the same reasons. I can understand this is likely to come as a disappointment to Mr F but I hope my findings go some way in explaining why I've reached this decision. I've focused my comments on what I think is relevant. If I haven't commented on any specific point, it's because I don't believe it has affected what I think is the right outcome. SBIS accept that the service provided fell short of their usual standards. So the dispute now relates to the award of compensation that should be paid in recognition of what went wrong, and the impact on Mr F.

When we find that a business has done something wrong, we ask the business to put the customer back into the position they would've been in, had the poor service not happened. Where there is evidence of trouble and upset, we'd think about the impact on the customer, and ask the business to award compensation in recognition of this impact.

It's evident that Mr F had specifically asked SBIS not to renew his policy. Despite him telling SBIS this, Mr F received contradictory messages from SBIS about the status of his policy. Firstly, a text message saying that it had been renewed, and secondly a letter, saying that it had already expired. I think Mr F would've been caused upset and frustration after receiving these updates. Especially as he had categorically told SBIS not to renew his policy.

I agree with the investigator's findings that £50 is representative of our approach, and in line with what this service would direct in the circumstances. Mr F has referenced '*considerable stress and inconvenience*'. But I haven't seen any evidence of financial loss, or additional trouble and upset beyond the disappointment in receiving contradictory updates. So I won't be asking SBIS to do anything more in settlement of Mr F's complaint.

My final decision

For the reasons explained I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 8 December 2023.

Neeta Karelia
Ombudsman