

The complaint

Miss M is complaining Admiral Insurance Company Limited didn't update her car registration details on her car insurance policy which resulted in her being stopped for driving without insurance.

What happened

In July 2021 Miss M contacted Admiral to say she'd put a personalised number plate on her car and asked it to update her record. The call handler said they would do so. However Miss M was subsequently stopped by the police for driving without insurance. She contacted Admiral who acknowledged it had made a mistake. It updated her record and offered her £50 in compensation.

Miss M didn't accept this as she said she was concerned that, had she made a claim in that time, Admiral wouldn't have settled the claim. She also said she didn't think £50 was a fair reflection of the distress of being stopped by the police.

Our investigator didn't uphold this complaint. She acknowledged Admiral hadn't updated Miss M's car details, but she said she hadn't seen anything to show it wouldn't have settled any claim made. And she thought £50 was fair compensation for the distress and inconvenience this matter had caused.

Miss M didn't accept the investigator's opinion as she maintained £50 wasn't a fair reflection of the distress from being stopped by the police and she said nothing like that had happened to her before. She said the police had told her of what the implications could have been – a large fine and points on her licence. She said it was simply her luck she didn't get any of this.

As Miss M didn't agree with the investigator, the 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.

I should first set out that this service isn't the industry's regulator – that's the Financial Conduct Authority. It's not our role to fine and punish a business when something's gone wrong. We're a dispute resolution service and our role is to look to put things right when something's gone wrong.

There's no dispute Admiral didn't update Miss M's car's registration details and Miss M was stopped for driving without insurance as a result. However, she's told us that the police accepted what she told them and didn't take the matter further. I don't dispute this would have been upsetting for her. But there weren't any implications for what happened. Admiral immediately put things right when she called to discuss what happened.

I note Miss M has said she's concerned wouldn't have settled any claim she would have needed to make. But she ultimately didn't need to make a claim. And Admiral would have had to cover any valid claim because it was insuring the car – not the registration plate.

Ultimately Miss M hasn't lost out because of what Admiral did wrong. I accept this matter would have caused Miss M some distress and inconvenience. But Admiral has offered her £50 in compensation for this and this is in line with what I would have recommended. So I don't think it needs to pay anything more than this.

My final decision

For the reasons I've set out above, it's my final decision that I think Admiral Insurance Company Limited's compensation offer of £50 for the distress and inconvenience it's caused Miss M is fair. It should pay this to her directly if it hasn't already done so. I make no further award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 8 February 2022.

Guy Mitchell

Ombudsman