

The complaint

Mrs W complains about how Admiral Insurance Company Limited handled her claim on her car insurance policy.

What happened

Mrs W had a car insurance policy with Admiral. Her husband, Mr W, was a named driver on the policy. In mid-2021 she made a claim after the windscreen of her car was damaged and required replacement.

Admiral instructed an agent to provide a replacement. However this took six weeks to be completed. Mrs W was unhappy with the service provided and made a complaint to Admiral. She said as the car wasn't safe to drive during this time, her and her husband had not had access to a vehicle and had had to hire a car so they could carry out their caring responsibilities to family members.

Admiral upheld their complaint as it agreed it could have provided better service. It offered £75 to make up for this. However it said it was the agent it appointed that delayed the repair and it said it wasn't responsible for its agent's actions.

Mrs W wasn't happy with this response. She said she'd had to pay around £500 for a hire car during the time they were without a vehicle and thought Admiral should reimburse her for this. She brought her complaint to this service.

Our investigator recommended the complaint be upheld. She said she thought Admiral was responsible for appointing agents to carry out the work and ensuring the claim was moved along in good time. She thought the six week delay was unreasonable and that Admiral could have done more to reduce this. She therefore thought it should reimburse Mrs W for the cost of the car hire, plus 8% interest since the amount was paid. And it should increase its compensation offer to £200 to make up for the distress it had caused.

Mrs W accepted our investigator's recommendation, however Admiral didn't. It said the delay to obtaining a new windscreen was out of its control, so it shouldn't be held responsible for this. It asked for the complaint to be reviewed by an ombudsman.

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 done so, I agree with our investigator's outcome for the following reasons:

- Mrs W's policy is with Admiral, so it is responsible for how claims are dealt with. This includes appointing suitable contractors to carry out work and ensuring this is done promptly and to a good standard. So I agree that Admiral is responsible for the actions of its appointed agents.

- While I understand there were some factors out of its agent's control (such as staff absence) I agree that six weeks is an unreasonably long time to wait for the repair to be carried out.
- During this time I've seen no evidence that Admiral took any action to move things forward. Nor did it offer assistance to Mrs W, even though it was aware she didn't have access to another vehicle in this time.
- This caused Mrs W distress as her husband was unable to carry out his caring responsibilities to family members and they had to hire a car in order to fulfil these.
- While I accept the policy doesn't usually cover a replacement vehicle for a windscreen repair, this kind of repair is usually completed quickly with little disruption. Due to the amount of time Mrs W had to wait for this to be completed in this instance, I don't think it was fair or reasonable to leave Mrs W without a vehicle during this time.

For these reasons I agree that Admiral should reimburse Mrs W for the cost of hiring a car during the time she was waiting for the repair. As she has been without the money during this time, it should also pay 8% simple interest on the amount from the date it was paid until it is reimbursed. It should also pay a total of £200 compensation to make up for the distress and inconvenience it caused.

My final decision

For the reasons I've given I require Admiral Insurance Company Limited to:

- Reimburse Mrs W for the cost of the car hire during the time she was waiting for her car to be repaired.
- Pay 8% simple interest on this amount from the date it was paid for until it is reimbursed.
- Pay Mrs W a total of £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 3 June 2022.

Sophie Goodyear
Ombudsman