

The complaint

Mr I has complained about Admiral Insurance (Gibraltar) Limited. He isn't happy about the way it dealt with a claim under his home insurance policy and the poor service he received.

What happened

Mr I made a claim under his home insurance policy and wasn't happy about the amount of time it took Admiral to deal with the claim and the amount of time he had to invest in advancing the claim. So, he complained to Admiral about this.

Admiral acknowledged its service was poor and that it delayed dealing with Mr I's claim unnecessarily and offered compensation. This complaint relates to two final response letters (FRL) Admiral sent dated 10 May and 13 July 2022 in which it offered £100 and £125 respectively by way of compensation. But as Mr I still wasn't happy he complained to this Service.

Our investigator looked into things for him and thought Admiral should increase the level of compensation by a further £100. Admiral didn't agree, it went on to outline that it had provided some more compensation in relation to a further complaint so it didn't think the compensation level should be increased.

As Admiral didn't agree the matter has been referred to me for review.

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 that the complaint should be upheld. I know this will come as a disappointment to Admiral and Mr I who wanted more compensation, but I'll explain why.

As outlined above this complaint will just focus on the delay and poor service that was dealt with by Admiral in its FRL's of 10 May and 13 July. And it is good to see that Admiral have taken responsibility for the delay and poor service it provided in offering £225 in relation to these complaints and the points raised.

However, I agree with our Investigator that the level of compensation should be increased. I say this as I don't think the compensation level goes far enough or fully takes account of all the issues Mr I raised. For example, Mr I outlined that the delay in repairing his bathroom meant he had to undertake ongoing temporary repairs in order to keep the leak in check while Admiral delayed settling the claim. And I agree that when his claim and complaint was escalated to a manager, and Mr I was told he would have meaningful advancement of his claim within a few days, it must have been additionally stressful to not get contact and to then be told the manager had moved jobs less than a week after contact with Mr I.

Given this I think it's fair, in the particular circumstances of this case, for the compensation to be increased by a further £100.

My final decision

It follows, for the reasons given above, that I uphold this complaint. I require Admiral Insurance (Gibraltar) Limited to pay an additional £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 6 July 2023.

Colin Keegan
Ombudsman