

The complaint

Mr H complains that Admiral Insurance (Gibraltar) Limited (Admiral) cancelled his motor insurance policy.

What happened

On 28 April 2023 Mr H called Admiral to make a payment for an outstanding amount on his policy. Mr H says he attempted to make a payment, but it was refused.

Mr H is unhappy that Admiral cancelled his policy due to non-payment of the outstanding amount. He said that this is preventing him from getting insurance elsewhere.

Admiral said it wrote to Mr H to inform him an outstanding payment was due. As no payment was received, Mr H's policy was subsequently cancelled. Admiral kept Mr H informed of the cancellation.

Unhappy with Admiral's response, Mr H referred his complaint to the Financial Ombudsman Service. Mr H suggested to the Financial Ombudsman Service that he should get the policy for free because he couldn't make a payment.

Our investigator considered the complaint and thought that Admiral had acted fairly and reasonably in cancelling Mr H's policy. Mr H didn't agree with the investigator and asked for an ombudsman's decision.

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.

When Mr H called Admiral on 28 April 2023, he started off by saying he wanted to make a payment, but soon after the call started Mr H became frustrated with the call handler and he said she was taking too long. The conversation then escalated to Mr H saying he wanted to make a complaint. Mr H didn't continue with making a payment, nor was it mentioned again during that call.

Several other calls then took place and I've listened to them all very carefully. In these calls Mr H expresses dissatisfaction with the call handlers and asks to speak a manager about how his complaint has been handled. I haven't seen any evidence that Mr H attempted to make a payment or that it was ever refused.

Admiral wrote to Mr H on 7 June 2023 to advise him that the outstanding payment hadn't been made and therefore his policy would be cancelled from 14 June 2023. As the payment remained outstanding, Admiral cancelled Mr H's policy on 14 June 2023.

Mr H said he attempted to make a payment, but the payment was refused. I haven't seen any evidence of Admiral refusing Mr H's payment.

From what I've seen, Admiral informed Mr H that there was an outstanding payment due on

several occasions, and it also explained that his policy would be cancelled if the payment wasn't made. It's not in dispute that Mr H was aware of the outstanding payment or the consequences of not making the payment.

For the reasons I've explained above, I'm satisfied that Admiral's decision to cancel Mr H's policy for non-payment was fair and reasonable.

I note that Mr H was unhappy with the way in which his complaint was handled by Admiral. Complaint handling isn't a regulated activity and therefore I don't have the power to investigate this any further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 16 April 2024.

Ankita Patel
Ombudsman