

The complaint

Mr and Mrs N have complained about the way Admiral Insurance (Gibraltar) Limited administered their motor insurance policy.

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.

As the circumstances of this complaint aren't in dispute, I'll summarise what's happened and my findings:

- Mr and Mrs N held a motor insurance policy with Admiral. They asked for their address to be updated and Admiral told them it had done so.
- They later discovered this wasn't so when Admiral tried to deliver their car to their old address following a claim. Admiral also sent letters to the old address.
- Admiral accepted it hadn't updated the address and that was a mistake. It apologised, paid £100 compensation, and said it had updated the policy properly.
- Mr and Mrs N didn't think this went far enough to put things right. They said it had taken Admiral three attempts to properly update their address and, in the meantime, their car and private information had gone to the wrong address. They also said the credit agreement for the policy still had the wrong address and it had taken Admiral a long time to respond to the complaint.
- Our investigator thought Admiral had offered a reasonable remedy for the impact of its mistake. Mr and Mrs N disagreed, so the complaint has been passed to me.
- Part of the reason why Mr and Mrs N are unhappy with Admiral is about the way it handled their complaint. They originally complained about this problem, and other matters, in July 2023. Whilst Admiral responded to the other matters in August 2023, it overlooked this problem. After it was prompted by this Service, it responded to this complaint in November 2023.
- This means it took Admiral around four months to answer this complaint – which is well outside the eight week timescale set by the regulator. So I can understand why Mr and Mrs N are unhappy about it. However, complaint handling isn't, in itself, an activity I can consider. So I haven't been able to take this into account when thinking about a fair level of compensation.
- Admiral has accepted it made a mistake in relation to the address – that's not in dispute. The question for me is whether £100 compensation goes far enough to put right the impact of that mistake. I can only take into account the impact Mr and Mrs N actually experienced as a result of the mistake – not what may have happened had things been different, or what might happen in the future.

- Quite clearly Admiral's mistake caused Mr and Mrs N inconvenience, as it took more time and effort than it should have done to update the address properly. And they were caused some distress when their car and post went to the wrong address. But both of these things were promptly put right and there have been no further consequences. I haven't seen anything to suggest the post was opened, so I don't think any private information has been shared inappropriately.
- I haven't seen any evidence to show the credit agreement address is still incorrect. But if it is, Mr and Mrs N are entitled to let Admiral know. I'd expect Admiral to put that right promptly to ensure no further distress and inconvenience is caused.
- Overall, I'm satisfied £100 compensation is reasonable in the circumstances, so I won't be requiring Admiral to do anything further in relation to this complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N and Mrs N to accept or reject my decision before 19 March 2024.

James Neville
Ombudsman