

The complaint

Mr G complains about Admiral Insurance (Gibraltar) Limited's handling of a claim he made on a motor insurance policy.

What happened

The details of the complaint are well known to both parties so I won't repeat them again here. Instead, I'll focus on providing my reasons for my 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.

Having done so, I agree with the conclusion reached by the investigator that the complaint should be upheld, and Mr G awarded compensation. I do so for the following reasons:

- Mr G has mentioned the location of his car was unknown for three months. He said he had to track it down and tell Admiral. He also had to make enquiries with the third party, which he felt Admiral should have done.
- Admiral has admitted that there were delays in progressing Mr G's claim that it's service could have been better as it failed to return calls to him. It offered Mr G £175 compensation.
- I'm pleased Admiral have accepted it made errors here, however I don't think the amount of compensation it has offered adequately reflects the trouble and upset Mr G was put to.
- Claims of this nature will always include an amount of inconvenience; however, I don't think Mr G should have needed to have made all the enquiries he did, and I accept not knowing where his car was would have caused worry. The lack of communication would have also added to his frustration.
- In reflection of its errors, I think a fairer compensation payment would be £325.
- Mr G is also unhappy about the way repairs to his car were dealt with, Admiral is dealing with this as a separate complaint. I have not therefore taken this into consideration when reaching my decision here.

For the reasons above I uphold this complaint. I don't think Admiral has treated Mr G fairly or reasonably.

My final decision

My final decision is that I uphold Mr G's complaint against Admiral Insurance (Gibraltar) Limited. I direct it to pay him a total of £325 compensation, less any amount it has already

paid to him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 12 July 2024.

Alison Gore
Ombudsman