

The complaint

Mr S complains Admiral Insurance (Gibraltar) Limited didn't handle a claim against his contents insurance policy fairly.

What happened

In March 2023 Mr S reported the loss of his phone to Admiral. Admiral ultimately accepted the claim and paid Mr S £1,268 (the value of the phone and the case, minus the excess) in October 2023. The crux of this complaint is Mr S' dissatisfaction with the delays and poor customer service he received.

Admiral has paid Mr S £125 compensation, which Mr S doesn't think is enough for the impact this matter has had on him. The most recent Investigator considered what had happened and while he found Admiral had caused unnecessary delays and provided poor customer service, he thought £125 was fair. Mr S didn't agree so I was asked to decide.

I issued a provisional decision. I said:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The claim was initially picked up and acted upon, albeit with minor delays. But then little happened for months leaving Mr S in a position of uncertainty and frustration. And then, around six months later when the claim was finally concluding, Admiral made further mistakes over the value of the settlement. A poor claim journey indeed.

I understand Admiral has paid Mr S £125 compensation (in total). I'm not persuaded that is enough given how long this matter went on for, the number of calls and emails Mr S had to make, and the clear frustration he was caused by what ought to have been a quick and easy claim. I intend to require Admiral to pay Mr S a further £125 compensation.

Mr S has said he needed to fund a replacement phone using his credit card meaning the delay in the claim being settled cost him as he had to pay interest to his bank. I understand Admiral has paid Mr S £42.91 in interest. If Mr S doesn't find that sufficient, Admiral should consider a further payment upon receipt of proof of interest incurred from Mr S.

My provisional decision

I intend to uphold this complaint and require Admiral Insurance (Gibraltar) Limited to:

- Pay Mr S a further £125 compensation, bringing the total to £250; and
- Consider a further payment upon receipt of proof of interest incurred from Mr S."

Admiral accepted my provisional decision. Mr S didn't respond with any more evidence or comments for me to consider.

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.

With Admiral's acceptance, and no more evidence or comments from Mr S, I see no compelling reason to depart from my provisional decision.

My final decision

I uphold this complaint and require Admiral Insurance (Gibraltar) Limited to:

- Pay Mr S a further £125 compensation, bringing the total to £250; and
- Consider a further payment upon receipt of proof of interest incurred from Mr S.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 1 July 2024.

James Langford
Ombudsman