

## The complaint

Mr G complains about the way Admiral Insurance (Gibraltar) Limited (Admiral) handled his claim under his motor insurance policy.

## What happened

The background of this complaint is well known to both parties, I will summarise it here.

- Mr G has a motor insurance policy with Admiral and made a claim in January 2024, following a smashed window and the steering wheel being stolen from his vehicle. Admiral accepted the claim and collected Mr G's vehicle.
- Throughout the life of the claim, Mr G says he's received little to no updates from Admiral or their approved repairer. Mr G also said he was not made aware that his car could potentially be a total loss, so Admiral hadn't set his expectations.
- Mr G says that he discovered that the approved repairer was not in possession of his vehicle, but it was instead at the local manufacturer's garage. The smashed window wasn't covered, exposing his vehicle to rain and snow. The manufacturer told Mr G they did not know why the car was there or where it came from, which Mr G says caused concern.
- Mr G was offered a courtesy car on 19 January 2024 which he declined as he felt it was a "*meaningless gesture*", and he felt he should have been offered this at the time the claim was logged with Admiral.
- A complaint was raised as Mr G was unhappy with the overall experience and service he received from Admiral. Admiral partially upheld the complaint and accepted their service had fallen short and awarded a total of £410 to Mr G (£300 distress and inconvenience, £110 for 11 days loss of use) and have offered to review evidence of any further losses Mr G has incurred, for reimbursement. Mr G hadn't accepted Admiral's outcome, so brought his complaint to our service for an independent review.

Our investigator looked into it and initially said Admiral needed to do more. However, following this, Admiral said that they'd paid more to Mr G than the investigator was aware of. They confirmed as well as the £410 mentioned above, they also had paid Mr G £200 for further distress and inconvenience suffered, £200 for poor service/claim handling and communication from the approved repairer and a further £25 for the delay in raising the above compensation.

The investigator wrote to both parties to explain that he thought this was fair and Admiral's offer did enough to put things right for Mr G. Mr G didn't respond to this or to say that he didn't think the total compensation of £835 wasn't fair.

The case has now been passed to me to decide.

## **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 investigator that the compensation now paid by the business is fair in the circumstances and reflects the impact the issues have had on Mr G.

Whilst the service provided to Mr G fell below the level I think Admiral would have wanted, I think a total of £835 compensation is enough. This is made up of £500 for the distress and inconvenience caused, £110 for loss of use of the car, £200 for the service from the approved repairer and £25 for a previous delay in raising the compensation.

This seems sufficient and Mr G hasn't responded with any points for consideration as to why it should be more. He has previously made us aware that he has received the cheques for the increased offer but hasn't cashed them in, he has now free to do so, should he wish.

## **My final decision**

My final decision for the reasons set out above, is that the offer already made by Admiral to put things right for Mr G is fair. They should pay him the further £425 (total of £835) compensation if they haven't already. If they have, Mr G is free to accept and cash the payments.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 22 November 2024.

Yoni Smith  
**Ombudsman**