

The complaint

Miss S complains about Admiral Insurance (Gibraltar) Limited's handling of her car insurance policy.

What happened

Miss S had a car insurance policy with Admiral. In August 2023, she made an amendment to her policy online, which involved a change in the car registration details. The registration details provided were incorrect and didn't match the registration on Miss S's car.

In December 2023, Miss S was stopped by the police and her car was seized.

Miss S complained to Admiral. She said the police tried both the registration on her car and the incorrect registration provided in August 2023, but neither was showing as insured. She said she couldn't get proof of insurance as Admiral's website wasn't working at the time.

Admiral issued a complaint response in December 2023. It said the incorrect registration was showing as insured on the Motor Insurance Database (MID) since the amendment in August 2023. It also said there was no ongoing issue with its website on the date Miss S was stopped. It didn't uphold her complaint.

Miss S referred her complaint to the Financial Ombudsman Service. She said her car had been impounded. She also said she'd been inconvenienced and Admiral didn't provide a courtesy car. She wanted Admiral to cover the costs of releasing her car and compensate her for the impact of being stopped.

The Investigator didn't uphold the complaint. They said Admiral used the registration details Miss S provided, and it wasn't accountable for this not appearing on the police searches. They also said Admiral wasn't responsible for any delay in the release of Miss S's car and it wasn't required to provide her a courtesy car. The Investigator said Admiral confirmed there was no issue with its website at the time Miss S was stopped.

Miss S disagreed. She didn't think Admiral entered anything on the MID in August 2023. She said it wasn't possible for Admiral to have used the incorrect registration, as it was clearly invalid and couldn't have been entered on the MID. She also said she'd incurred further substantial costs, in attending court and hiring a Solicitor.

Because the complaint couldn't be resolved, it's been passed to me to decide.

In October 2024, Miss S said she'd requested further information from the police and she would receive this within one month. We received no further contact. As an informal service, it's not practical for us to keep complaints open indefinitely. And because I'm satisfied I have the information I need to reach a conclusion, I've proceeded with 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.

Incorrect registration

Miss S accepts she may have input the incorrect registration when she made the amendment in August 2023.

I've reviewed the policy documents from August 2023 and I'm satisfied they reflect the information Miss S provided. And because these documents show the incorrect registration, I think on balance, Miss S provided the incorrect registration to Admiral.

Admiral, as the insurer, is entitled to rely on the information Miss S provided. And it isn't required to check the details are correct. So I don't think Admiral is responsible for the incorrect registration being provided in August 2023.

MID

Miss S says despite the incorrect registration, Admiral didn't upload anything to MID, and this is why the police were unable to confirm her car was insured when she was stopped.

Admiral said the incorrect registration was still a valid sequence and was sent to the MID in August 2023. It said no errors were flagged. Admiral sent us its internal system information and I'm satisfied this shows the incorrect registration was successfully uploaded to the MID from the date of the amendment in August 2023.

Miss S provided parts of the police notice and report, but I can't see this shows the police tried the incorrect registration on the date she was stopped. I've seen an email from the police to Miss S in September 2024, but this says the police checked the correct registration on the date she was stopped. It doesn't say they checked the incorrect registration.

The policy documents from August 2023 contain the incorrect registration. I think this shows Admiral was able to process the incorrect registration and upload it as needed, without any errors being flagged. So I don't think it ought to have known there was a problem.

For the reasons outlined above, I'm not persuaded that Admiral failed to upload the information it was given to the MID, or that it failed to do anything it was required to do, after Miss S provided the incorrect registration in August 2023.

Miss S said she was waiting on information from the police. But even if they were unable to check the incorrect registration on the date she was stopped, for the reasons outlined above, I'm not persuaded this would have been because of something Admiral had done wrong.

Account access

Miss S says Admiral's website wasn't working when she was stopped, so she was unable to find her policy documents.

I'm satisfied policy documents were issued in August 2023. I've seen a copy of Admiral's email to Miss S from that time, which confirmed the new registration details, asking Miss S to check her documents carefully and contact Admiral if any details are incorrect. I'm therefore satisfied Miss S would have had access to her insurance documents at that time. I don't think Admiral is responsible if Miss S didn't check or save the documents then.

Admiral's notes show it checked with the relevant departments and it was confirmed there was no known issue with its website on the date Miss S was stopped. I've also seen

evidence of its internal emails confirming this.

I've reviewed the police report information, and the email the police sent Miss S. I can't see there is mention of any errors witnessed with Admiral's website at the time of the stop.

Overall, I've not seen sufficient evidence to persuade me there were issues with Admiral's website when Miss S was stopped, that Admiral was responsible for, and that prevented her from accessing her insurance documents.

Delays and courtesy car

Miss S said the release of her car took longer due to a police program. I don't think this was within Admiral's control. And because I think Admiral provided evidence of cover to Miss S shortly after she was stopped, I don't think it's responsible for any storage or release costs.

Miss S said Admiral didn't provide a courtesy car. The terms say a courtesy car will be provided when the car is being repaired. Because Miss S's car wasn't being repaired, I don't think Admiral was required to provide her a courtesy car.

For the reasons outlined above, I don't think Admiral was responsible for the incorrect registration being provided in August 2023. And I don't think it did anything wrong in how it processed that information. It follows that I don't think Admiral is responsible for Miss S being stopped for driving without insurance, or any of the costs associated with this.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 30 December 2024.

Monjur Alam
Ombudsman