

The complaint

Mr B has complained about the way Admiral Insurance (Gibraltar) Limited has handled his claim under his home insurance policy and the fact it has declined it. He has also complained about the way it handled his complaint about these things.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute so I will focus on giving the reasons for my decision.

I am only considering Mr B's complaint points covering the period since Admiral's previous final response on 31 July 2023 and its final response letter on 8 March 2024. And I am not considering any points that we considered in Mr B's previous complaint to us regarding Admiral's handling of his claim.

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 conclusions reached by the investigator for these reasons:

- I'm satisfied it was appropriate for Admiral to record the cost it incurred for the services of its investigation company as a claim cost.
- I'm satisfied Admiral provided the renewal documents for Mr B's policy in good time.
- I think Admiral's investigation company's communication with Mr B and his loss adjuster was timely and of an acceptable standard.
- Mr B's policy with Admiral requires him to provide information and co-operate with regards to his claim. So, I do not think Admiral needs to pay him anything for his time in doing so.
- I think Admiral's investigation into Mr B's claim was reasonable and the information it asked for was appropriate bearing in mind the circumstances giving rise to it.
- I'm satisfied Admiral's decision to decline Mr B's claim was reasonable for the reasons set out by our investigator. There are a number of inconsistencies in Mr B's evidence. For example, he suggested he had not been able to claim for items under a travel insurance policy, despite having done so.
- Admiral has said Mr B can obtain recordings of his telephone calls to its investigation company by contacting the investigation company. This is a reasonable suggestion. Although, bearing in mind the calls are about Mr B's claim, it would be helpful if Admiral obtained them for him.

I am unable to consider Mr B's concerns about how Admiral handled his complaint, as this is not something our rules allow me to consider.

My final decision

For the reasons set out above, I've decided not to uphold Mr B's complaint about Admiral

Insurance (Gibraltar) Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 March 2025.

Robert Short
Ombudsman