

The complaint

Mrs S complains about Admiral Insurance (Gibraltar) Limited's (Admiral) handling of her motor insurance claim.

Mrs S is being represented with this complaint by her husband Mr S, a named driver on the policy.

What happened

Mrs S took out a motor insurance policy with Admiral in August 2023.

She was involved in a road accident in March 2024 and subsequently made a claim to Admiral. They appointed their approved repairer, who eventually dealt with the repairs. But Mrs S made several complaints about the handling of the claim and repairs. These include:

- Lack of communication and replied from the approved repairer.
- Inappropriate communications from the approved repairer.
- Delays in collecting the car for repairs and issues with the quality of repairs.
- Delays in receiving the hire vehicle.
- Delays in receiving the claim settlement.

Admiral eventually upheld the complaint. Recognising the claim and repairs could have been dealt with better and faster and offered Mrs S a total of £325 for the distress and inconvenience caused. This included £25 for not dealing with the complaint quickly enough.

Mrs S remained unhappy and didn't think the compensation amount was enough. She brought her complaint to our Service for an independent review. Our Investigator looked into it, but thought the offer was fair.

Mr S responded in full on Mrs S' behalf and didn't agree with the view. Amongst the points in reply, he said he hadn't been told why the hire vehicle had been cancelled and £300 was insufficient for the delays, chasing and stress caused. He also clarified some points regarding the background to the claim and complaint, including how the hire car was cancelled, the delivery of their car following repairs and the offers made by Admiral.

As no agreement was reached, the case has 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 have come to the same conclusion as the Investigator, at the offer made

by Admiral is a fair one. Let me explain why.

Firstly, I would like to say that I empathise with Mr and Mrs S. Whilst I'm aware how distressing a road accident with personal injury can be, this was compounded by a litany of errors from Admiral and those acting on their behalf.

I can see that the initial repairs were cancelled at the last minute and the hire car had to be returned until the repairs were rebooked. Mr and Mrs S' car was then returned but with damage not related to the initial incident and had to be rejected. The approved repairer then had the vehicle for another ten days to rectify the matter. In the meantime, the hire car had been cancelled without sufficient explanation.

However, Admiral have acknowledged these errors and paid a total of £325 compensation for the impact of the distress and inconvenience caused. I think this is fair, reasonably recognises the impact and is in line with what I would award for issues of this nature.

As well as not responding to the complaint in a timely manner an email was also sent including details of this claim to a third-party company. Whilst I can't see that this caused any loss for Mrs S, it was obviously distressing. But I think this has been fairly recognised by Admiral's apology and the total compensatory amount. I am aware that Mrs S has separate issues surrounding the personal injury claim and settlement which are being dealt with separately.

In summary, whilst I am aware how distressing and inconvenient these errors were for Mr and Mrs S, I think Admiral have already made a fair offer to put things right, which recognises the impact. I won't be asking them to do anything further.

My final decision

I don't uphold this complaint. Admiral Insurance (Gibraltar) Limited have already done enough to put things right by offering Mrs S a total of £325. They should pay this, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 4 April 2025.

Yoni Smith
Ombudsman