

The complaint

Mr E complains about how Admiral Insurance Company Limited (“Admiral”) removed a discount from his car insurance policy which used a telematics device to gather data about his driving.

What happened

Mr E had a car insurance policy with Admiral.

The policy required the fitment and use of a telematics device (commonly known as a black box) and an associated app on his phone. Admiral said he’d have 15 days to install these or it would remove a discount it applied to Mr E’s policy. His policy would effectively change to being a different type of policy without data being sent to Admiral.

Mr E bought his policy in May 2024. He struggled to get the app to work and emailed and called Admiral to tell it. He mainly used a noreply email to try and get in touch with Admiral, which is an unmonitored mailbox.

Admiral told him it wasn’t receiving data. It told him it would remove the discount. It then proceeded to do so. Mr E also collided with another vehicle and made a fault claim around the same time.

Admiral told Mr E his premium had approximately doubled. Mr E wasn’t happy about this and he complained. He asked to cancel his policy. Admiral said Mr E would need to pay his full premium for the year as he’d made a claim.

Admiral agreed Mr E had poor service on one particular call when its call handler couldn’t help him, but didn’t deal very well with the situation. It awarded Mr E £25 compensation.

As he remained unhappy, he brought his complaint to this service. He wants his premium to be reduced to the amount he’d agreed to pay.

Our investigator looked into it and thought it wouldn’t be upheld. He thought Admiral hadn’t acted unfairly and its terms and conditions about the discount and its removal were clear.

Mr E didn’t agree with the view. He says it’s clear Admiral failed to act properly. He asked that his complaint was reviewed by an ombudsman, so it has been passed to me to make a final 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.

In his approach to this service, Mr E has raised additional points about Admiral’s handling of his claim. From the file, I can see that he’s made a further complaint to Admiral, but it hasn’t yet given him its final response. So, I’m not able to consider this further here.

Having reviewed the file of evidence, I'm not upholding Mr E's complaint, and I'll explain why as I appreciate this will be a considerable disappointment to him.

I've said above that the policy Mr E bought from Admiral requires the use of a black box device paired with an app. Admiral says it uses the black box and app to allow it to charge more competitive premiums:

"LittleBox Pod

Key Characteristics

- *Discounted insurance for opting for a LittleBox Pod policy"*

If a policyholder doesn't use them then it can remove the discount:

"You must make all reasonable efforts to have the Plug & Drive unit fitted within the 15 day period. If your Plug & Drive unit does not get installed within the 15 days, your telematics discount may be removed."

Mr E said he installed the black box but couldn't get the app to work. It said it wasn't available in his location. Admiral said it had users in that particular part of the UK, and I can see our investigator has looked into possible reasons why the app wouldn't download. But it's clear the app wasn't set up and being used by Mr E which is a condition of his policy.

He's said he emailed repeatedly and called Admiral three times. I can see from his evidence that he was trying to contact a noreply email address at Admiral, and when he did try a correct address, Admiral said he'd need to call it because it couldn't pass Mr E through security.

Admiral had evidence of one call from the phone numbers used by Mr E, which was the one it awarded him compensation for. In the call, the handler takes over 30 minutes and then realises that they can't help Mr E due to the type of product Mr E had. I agree with Admiral that this wasn't very good service. Admiral paid Mr E £25 for this, and I think the amount is fair.

I've thought about this carefully. I can see Mr E told Admiral he was having issues, and it suggested several ways he could try to fix the problem he was having, including logging in over the web. But, for whatever reason, Mr E didn't or couldn't get the app to function.

So, Admiral carried out the actions it said it would by removing his policy discount.

It's important I say I don't think Admiral's actions in doing this were unfair. The policy required the fitment and use of the black box and app. Mr E's policy was substantially discounted for this, and Admiral told him the discount would be taken off.

I do agree with Mr E that Admiral should have taken some greater care in working with him to try and overcome the problem. It clearly knew Mr E was having issues from the limited successful contact he had with it. The call between Mr E and Admiral is very long and I can see he was being dealt with by a member of Admiral's team who wasn't able to help him.

But, taking everything into account, I think Mr E, having had issues with the app and being told what would happen to his policy, should have taken better care with contacting Admiral about the issues and trying to rectify them. So, although I think Admiral's service wasn't as good as it could have been, I think Mr E carries the greater responsibility for making sure his account and policy were working properly.

It follows that I'm not upholding his complaint and I'm not going to ask Admiral to do any more.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 15 May 2025.

Richard Sowden
Ombudsman