

## **The complaint**

Mr P complains EUI Limited trading as “Admiral” set up his motor insurance policy incorrectly as it didn’t use his correct name. He says this caused him distress and inconvenience and put him at risk of not being covered in the event of a claim. He’s also unhappy he was asked to pay for the policy in full, three days before his previous policy ended and his policy premiums were higher than he expected them to be.

## **What happened**

Mr P held a motor insurance policy with Admiral. As the end of the policy term approached, Mr P says he generated a quote for a new policy through a price comparison website to see if it was cheaper than his renewal offer. He says he used a different name and email address to generate the quote.

Around November 2024, Mr P called Admiral to explain he’d found a cheaper policy with Admiral through the price comparison website. Admiral’s said it incorrectly arranged for Mr P to take out a new policy over the phone rather than trying to match the cheaper quote he’d found. As a result, Mr P was asked to pay for the policy in full over the phone. During this phone call, Mr P says he asked the call handler to change the name and email address on the new policy so they were correct, rather than using the details he’d put on the price comparison website. But the name wasn’t corrected at this point.

Mr P says he received a letter in the post addressed to the wrong name. He’s explained this prompted him to try to access his online account but as it was set up under the incorrect details, he couldn’t. So Mr P contacted Admiral to get the policy details updated.

Around the middle of December 2024, Mr P complained to Admiral. He said what had happened had caused him a great deal of trouble and upset at an already difficult time for him. He explained he had to spend a lot of time speaking to several different people to get his details updated and he felt very worried that he wouldn’t be covered in the event of a claim on his policy. He also complained there were hidden charges added to his policy that he wasn’t aware of.

Admiral accepted it had made an error and offered Mr P £100. It said it should’ve tried to match Mr P’s quote and if it had done so, he wouldn’t have been asked to pay for the policy in full, three days before his previous policy ended. It also agreed it had failed to update the name recorded when he first asked during the set up call. But it didn’t agree there were hidden charges as it said Mr P made changes to the start date of the policy and added protected no claims bonus to his policy which increased the price.

Mr P didn’t think Admiral’s offer to put things right was fair. So he asked our service to look into things. Our Investigator didn’t uphold the complaint as he thought Admiral had already done enough. As Mr P didn’t agree with our Investigator’s opinion, the complaint was 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.

Based on what I've seen, I've decided not to uphold this complaint for broadly the same reasons as our Investigator. I know Mr P will be very disappointed. I'll explain why.

### *Incorrect name*

Both parties agree Admiral made an error in recording the incorrect name on Mr P's policy. So I need to consider whether it's done enough to put things right. And from what I've seen, I think it has.

I appreciate Mr P says he was extremely worried when he discovered the incorrect name on his policy. He's explained he was anxious he wouldn't be covered in the event of a claim as the incorrect name on the policy meant it was invalid. But I've thought about the amount of time the incorrect name was on the policy for – around three weeks – and that Admiral put it right when Mr P made it aware of what happened. I've also considered that there was no insured event during this period of time so Mr P didn't need to make a claim on the policy. And having done so, I'm satisfied the compensation Admiral's already offered Mr P makes up for the distress he felt here.

I know Mr P says he was significantly inconvenienced in having to call Admiral to get his name updated and he thinks the compensation should be increased for this reason. And I accept this would've caused him unnecessary trouble as a result of Admiral's error. But having considered the amount of time he says he spent trying to fix things – two full days – I think Admiral's offer fairly compensates him in this case.

### *Paying in full*

Mr P's unhappy he had to pay for his policy in full, three days before the start date. Admiral's accepted it should've looked to renew Mr P's policy rather than selling him a new one. And if it had done so, it wouldn't have taken payment there and then over the phone. Whilst I don't think it's unreasonable it took payment from Mr P during the phone call as it was following its usual process, I'm satisfied if it had renewed his policy as it says it should've, he wouldn't have been required to pay when he did. But I can see the start date of the policy was still when his previous policy ended. And I think Admiral's overall offer makes up for him having to pay earlier than he expected.

### *Increase in price*

Mr P's unhappy he was quoted one insurance price through the price comparison website but this quote changed when he took the new policy out over the phone and doesn't consider it was explained to him clearly. Admiral's said during the phone call, some changes were made to the policy details. These included the start date and protected no claims bonus was added on as an extra benefit. It's said both of these changes increased the cost of the policy but it accepts the call handler could've explained this to Mr P in more depth than they did.

I understand from what Mr P's said, he paid for the policy in full during that conversation. So I think it's likely he was aware what the price was at the time – and that it was more than he'd originally been quoted. I also note, the motor policy schedule I've been given sets out the cost of the policy and the cost of the added extras. So I'm satisfied Mr P was made aware of the price of the policy at the time.

In any event, even if Admiral had explained the reason for the price increase over the phone, I don't think it would make a difference to the outcome of this case as I'm not persuaded Mr P would've acted differently. The policy was still cheaper than his renewal offer even with the extra benefit of protected no claims bonus. And it's unlikely he would've chosen to have a gap in his cover between the date his existing policy ended and his new policy started.

Overall, based on everything I've seen in this case, I'm satisfied Admiral's already done enough to put right what's gone wrong. So I don't think it needs to do anything further.

### **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 P to accept or reject my decision before 15 July 2025.

Nadya Neve  
**Ombudsman**