

The complaint

Mr and Mrs D complain about the way Admiral Insurance (Gibraltar) Limited handled the claim they made under their home emergency insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

- Mr and Mrs D hold a home emergency policy with Admiral, which they took out at the start of January 2025.
- They have said that later in January 2025, they were locked out of their home. This was due to a contractor working on the property, leaving a key in the door's inside lock.
- They made a claim to Admiral under their policy but was told it would not be covered. They are unhappy they had to pay for the cost of a locksmith (which they say was approximately £120).
- Admiral appointed a third-party to review this on their behalf, but they maintained the rejection of the claim. They said that as the security of the home wasn't compromised the policy didn't provide any cover.

Mr and Mrs D didn't agree and brought their complaint to our Service for an independent review. Our Investigator looked into it but didn't think it was one that should be upheld. She said the property was safe and secure and Admiral had acted fairly in declining the claim.

Mr and Mrs D remained unhappy. In response, they said the outcome wasn't fair or proportionate. That although the wording of the policy might allow them to reject the claim, it was unfair to do so.

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 agree with the outcome reached by the Investigator. Let me explain why.

The relevant rules and industry guidelines explain Admiral should handle claims promptly, fairly and shouldn't unreasonably reject a claim.

Mr and Mrs D's policy provides them with cover for their "*Windows, door and locks*" in certain scenarios. These are defined as:

“We’ll cover temporary repairs to damaged external windows and doors if your home is not safe or secure.

We’ll use boarding or a similar material to solve the immediate security risk.

We’ll also cover gaining access to your home following damage to the lock of the only external door.

We’ll cover damage to locks on external windows and doors if your home is not safe or secure.”

Mr and Mrs D were locked out of their property due to a key in the inside of the lock. Based on the evidence provided, I am satisfied the property was safe and secure. Further, there was no damage to the locks that needed repairing. I don’t believe this was an insured event covered by the policy.

Because of this, I am satisfied that the claim was declined fairly and Admiral do not need to do anything further.

My final decision

For the reasons I’ve outlined above, I don’t uphold Mr and Mrs D’s complaint about Admiral Insurance (Gibraltar) Limited.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs D and Mr D to accept or reject my decision before 3 December 2025.

Yoni Smith
Ombudsman