

The complaint

Mr G and Miss P have complained that Admiral Insurance (Gibraltar) Limited added a second home insurance policy when Mr G bought a car insurance policy. They are unhappy with the way Admiral has dealt with a claim they made for storm damage – and that they have paid for two home insurance policies.

What happened

Miss P held a home insurance policy with Admiral. In February 2024 Mr G called Admiral to buy a car insurance policy. An agent set up a home insurance policy to start in October 2024 in addition to the car insurance policy in Mr G's name, which meant their home was dual insured.

Miss P and Mr G made a claim for storm damage in November 2024. Admiral declined their claim.

Mr G and Miss P complained to Admiral. In February 2025 Admiral upheld the complaint. It agreed its agent had pushed for Mr G to buy a home insurance policy and this had led to their home being dually insured. But Admiral didn't offer a refund of premiums for the second policy.

Admiral said its agent hadn't carried out a proper investigation into the storm damage claim, but didn't offer a resolution to put things right.

Admiral paid compensation of £150 for the distress and inconvenience caused. It said it would provide feedback to the agents involved.

Mr G and Miss P brought their complaint to us. Admiral reviewed the complaint and offered to do the following:

- Backdate the cancellation of the second home insurance policy to October 2024, provide a refund and pay interest on the refund at 8% simple interest a year.
- Write a letter of apology to Miss P and Mr G.
- Add the storm damage claim to the correct home insurance policy.
- Pay a further £300 compensation for the distress and inconvenience caused.

Admiral said it accepted that storm conditions occurred around the time of damage. And as it said its agent didn't properly investigate the claim, Admiral suggested Mr G and Miss P obtain a report to show cause of damage and provide photos in support. In the meantime, it said the claim would correctly show as declined.

One of our Investigators thought Admiral's offer wasn't enough to put things right. She recommended Admiral arrange for a Loss Assessor to carry out an inspection of their roof and the damage. And she recommended Admiral increase the compensation by a further £100 to reflect the distress and inconvenience caused by the lack of clarity around the handling of the claim. This brought the total compensation award to £550.

Admiral accepted the Investigator's findings. Mr G said Admiral has taken another payment for the second home insurance policy. They want an ombudsman 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.

When things go wrong, we look at what an insurer did, what the impact was and if the insurer has done enough to put things right.

I think Admiral has caused undue delay in cancelling the second home insurance policy when it was aware of it – and it should have arranged for a Loss Assessor to inspect their roof when it was aware of the failings by the previous Loss Assessor in carrying out a full investigation. Mr G and Miss P say they haven't had their roof repaired since the damage happened in November 2024. I think Admiral has acted unreasonably here.

Mr G says he wants Admiral to pay for repairs. I cannot ask Admiral to do this before it properly investigates their claim. It is for the Loss Assessor to provide a cause of damage report to Admiral. Once this has been provided, Admiral should consider their storm damage claim and make a decision promptly. Admiral should let Mr G and Miss P know the outcome.

In this case, I agree that a fair outcome is for Admiral to follow the recommended steps by the Investigator. I find the compensation award of £550 is in line with awards we give where the distress and inconvenience has been considerable and over a period of time similar to the delays caused by Admiral here.

My final decision

My final decision is that I uphold this complaint. I require Admiral Insurance (Gibraltar) Limited to do the following:

- Promptly arrange for a Loss Assessor to carry out an inspection of Mr G and Miss P's roof and provide a report confirming cause of damage.
- Admiral should promptly inform Mr G and Miss P of the outcome and whether it will deal with their claim for storm damage.
- Backdate the cancellation of the home insurance policy to October 2024 and provide a refund.
- Pay interest on the refund amount at 8% simple interest a year from the date of payment to the date of refund.
- Pay Mr G and Miss P a total compensation award of £550, so £400 in addition to the £150 (if already paid) for the distress and inconvenience caused.
- Provide a letter of apology.

Admiral Insurance (Gibraltar) Limited must pay the compensation within 28 days of the date on which we tell it Mr G and Miss P accept my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

If Admiral Insurance (Gibraltar) Limited considers that it's required by HM Revenue & Customs to withhold income tax from that interest, it should tell Mr G and Miss P how much it's taken off. It should also give Mr G and Miss P a tax deduction certificate if they ask for one, so they can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Miss P

to accept or reject my decision before 7 November 2025.

Geraldine Newbold
Ombudsman