

The complaint

Mr and Mrs L have complained about the way Admiral Insurance (Gibraltar) Limited (Admiral) have handled the cancellation of the home insurance policy they held with them.

What happened

The details of what happened are well known to both parties, so I will just summarise them here.

- Mr and Mrs L had a joint home and contents policy provided by Admiral.
- Mr and Mrs L say their policy was cancelled in 2023, because of a fraudulent claim that Mr L made. Mr L acknowledges this and says it was due to significant vulnerabilities because of a gambling addiction at the time.
- Then in 2024, they say they complained to Admiral as they realised the repercussions of the cancelled policy and fraud marker. In particular, they said they were experiencing very high insurance premiums.
- Admiral responded to say they had acted fairly in cancelling the policy and how the cancellation had been recorded. Mr and Mrs L remained unhappy and brought their complaint to our service.
- Our Investigator looked into it and noted Mr and Mrs L's particular concern that Mrs L had a fraud marker recorded against her name, due to the actions of Mr L. She confirmed with the business this wasn't the case and reached the opinion they had acted fairly in the cancellation and the recording against Mr L.
- Mr and Mrs L remained unhappy and brought the complaint to me for a decision. They said they were still suffering disproportionately and that it should be taken into account that Mr L's actions were a result of his addiction.

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 Investigator that Admiral have done enough here. Let me explain why.

Firstly, I would like to empathise with Mr and Mrs L and the difficult circumstances they have found themselves in. I appreciate that Mr L has acknowledged he made a fraudulent claim and explained how his addiction and vulnerability led to the events. When considering this complaint I've kept in mind Admiral's requirement to treat customers fairly and the Consumer Duty.

Mr L has said he has subsequently found it difficult to get insurance and experienced high

premium quotes. However, I won't be asking Admiral to do anything differently here. I say this because Mr L acknowledges he made a fraudulent claim and Admiral are required to fairly reflect Mr L's declined claim and policy cancellation. Whilst I understand the reasons for this and the impact it is having on Mr L, I won't be asking them to change anything.

I note that Admiral didn't report anything to CIFAS (the fraud reporting service) and I think this was fair in the circumstances.

Mr and Mrs L have mainly complained about the impact this has had on Mrs L. However, Admiral have confirmed that there is no declined claim or cancelled policy recorded against Mrs L and she doesn't need to notify anyone of a cancelled policy. I therefore don't think Admiral need to do anything more here.

In summary, whilst I understand the impact on Mr L, I don't ask Admiral to change any record following his cancelled policy due to an admitted fraudulent claim. However, I am pleased to see that there is no record or requirement on Mrs L regarding this and I think this is fair.

My final decision

I don't uphold the complaint. Admiral Insurance (Gibraltar) Limited have already done enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L and Mr L to accept or reject my decision before 8 October 2025.

Yoni Smith
Ombudsman