

The complaint

Miss R has complained about the service she received when she made a claim under the Home Emergency (HE) section of her home insurance policy with Admiral Insurance (Gibraltar) Limited. Miss B is a joint policyholder under the policy. Miss R is the main complainant.

All reference to the insurer Admiral in my decision include its agents.

What happened

In November 2024 Miss R called to report a leak coming from somewhere in her upstairs bathroom. The agent explained that if Miss R didn't know where the leak was coming from, she would need to first claim under 'trace and access' (T & A) so that the leak could be located – as the home emergency cover provided temporary emergency repairs, but not T & A.

Miss R said she had already spoken to the home insurance policy team and they had explained about 'trace and access' cover but suggested Miss R could contact the HE team as the leak may be coming from under the bath and be – in other words – accessible. The agent clarified with Miss R if she would be able to give the HE plumber access to the pipe under the bath.

It was around 7pm when Miss R called. As the agent said the contractor hours operate between 8am and 8pm, Miss R asked for a plumber to attend the following afternoon as she would be at work in the morning and didn't want to wait up until later the evening before for a call. The agent said Miss R would be called around an hour before the visit – which was booked in for between 1pm and 6pm the following day.

At around 1pm the following day Miss R called to report the leak had caused further damage and she needed a plumber urgently as the ceiling was about to collapse. She said she thought the leak was coming from a pipe under the floorboards upstairs, possibly from the boiler. The agent explained as the pipe may not be accessible Miss R would need to make a claim under her main home insurance policy via T & A. The agent explained the option of contacting a local emergency plumber as this may be quicker and to keep an invoice for the costs to reimburse under a claim against the main home insurance policy.

The agent transferred Miss R to the main home insurance policy team.

Miss R complained about the way her HE claim was handled. She said Admiral should have sent a plumber out to make safe her home sooner. She said Admiral refused to send a plumber out the evening before. Miss R wanted Admiral to compensate her for the distress caused and the additional damage she says occurred because Admiral didn't act sooner.

Admiral didn't uphold Miss R's complaint. It said it explained to Miss R in both calls that if the leak cannot be traced and accessed by the emergency plumber, they will not be able to help. It had called Miss R back at 1.29pm to tell her she would need to contact a local plumber to get the leak fixed. But it was unable to speak with Miss R.

Admiral said their appointed emergency plumber attended later that day and reported that T & A was required to resolve the issue.

Admiral accepted that Miss R had to wait longer than was reasonable to speak to it on the phone when she called. For this is paid Miss R £50 compensation.

Miss R remained unhappy and asked us to look at her complaint. One of our Investigators thought Admiral had dealt with Miss R's complaint in a reasonable way.

Admiral accepted the Investigator's view.

Miss R didn't agree. In summary she believes Admiral should have arranged for a plumber to attend sooner. She says the plumber who arrived later the following evening told her he was willing to expose the pipe by simply drilling a small hole where the water was coming from and isolate the leak. Miss R says the plumber told her she could then arrange for her own plumber to carry out the repair.

Miss R says Admiral mismanaged her claim and disregarded the safety of her and her family.

So as Miss R disagrees, 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.

I've listened to the key call recordings provided by Admiral and looked at what Miss R's policy says about the cover it provides when making a HE claim.

From the calls provided, I find Admiral explained that if the leak could not be accessed by their appointed plumber, Miss R would need to contact the main home insurance policy team to claim under the 'Trace and Access' section of her policy. In order for emergency temporary repairs to be completed, the leak has to be first traced and accessed. This was explained in both calls with Miss R, on the evening of 28 November 2024 and the following afternoon on 29 November 2024.

Due to the time of day Miss R called Admiral on 28 November 2024, she said she didn't want to have to wait until later for a call – and it wasn't likely that a plumber would be available before 8pm, which the agent gave as the contracted hours. So Miss R asked for an afternoon time for a plumber to attend the following day, as she would be available after 12pm. So I don't find that Admiral refused to send out a plumber the evening before.

Miss R's main home insurance policy with Admiral says the following:

“you may be covered under section 1: Buildings of your associated home cover for trace and access. This is the cost of removing and replacing any part of your buildings to find the source of a leak. Please check your policy schedule for the level of cover you have”.

Admiral provides a definition of the term 'Trace and Access' as;

“ – the cost of removing and replacing any part of the buildings to find the source of water or oil leak from any tank, pipe, or fixed water or heating system if the buildings are damaged due to any buildings insured risk, or by frost damage to your plumbing.”

Admiral says under the section; “What is not covered?”;

“Loss of or damage to your tanks, pipes, fixed water or heating systems themselves.”

Under the Insurance Product Information Document (IPID) for Miss R’s HE policy, Admiral highlighted what it did and didn’t cover. The IPID stated;

“What is insured? We’ll provide up to £500 for call out charges, labour, parts and materials to carry out a temporary repair to the following emergencies.

Plumbing: We’ll cover water pipes, cold water tank, toilet flush and leaks from your toilet, shower/bath, central heating and overflow pipes.

What is not insured?

“Trace and access: We won’t cover the cost of work to find the source of the emergency.”

When Admiral explained that Miss R may need to trace and access the leak, and that this wasn’t covered under her HE policy, Miss R told the HE team on 28 November 2024 she had spoken to the main home insurance policy team. She said they had explained about Trace and Access. But Miss R said the leak might be accessible if it’s under the bath – so she understood it was only a T & A claim if “*you can’t see it*”, meaning the source of the leak.

Miss R called back on 29 November 2024 to say the leak had got worse. In this call, it wasn’t clear as to where the leak was coming from. Miss R said either the bathroom or the boiler. She said the boiler pipe was under the floorboards upstairs.

Admiral said she could arrange for a local plumber to attend to trace, access and stop the leak as trace and access isn’t available under the HE policy. Admiral said it could reimburse Miss R for the costs to isolate the leak.

From the information I’ve seen, I’m satisfied that Admiral provided Miss R with clear information as to the options available to her in order to mitigate the damage when she contacted it to make a HE claim. Even if the plumber had attended sooner, there isn’t any evidence to show that the leak would have been accessed, isolated and the damage would have been less. This was not an option available under the HE policy – but under the main home insurance policy.

Admiral accepts that Miss R had long wait times when calling its agent. For this it paid £50 compensation. I think this is fair and proportionate to reflect the poor service here. As I’ve said, I don’t find that Admiral otherwise did anything wrong when dealing with Miss R’s HE claim. So I’m not asking it to pay any more.

My final decision

I’m sorry to disappoint Miss R. But for the reasons I’ve given above, my final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss B and Miss R to accept or reject my decision before 19 November 2025.

Geraldine Newbold
Ombudsman