

The complaint

Mr S has complained that Admiral Insurance (Gibraltar) Limited didn't replace his windscreen with an original manufacturer (OM) windscreen when he made a claim under his car insurance policy. Mr S complains an alternative windscreen replacement would have voided his warranty.

What happened

Mr S contacted his insurer Admiral to make a claim for windscreen damage.

Unhappy with the information Admiral gave him, Mr S chose to have the windscreen replaced at a manufacturer approved dealership garage.

Mr S complained to Admiral. He said it's approved windscreen repairer (AWR) wouldn't have carried out repairs to manufacturer's guidelines and practice. He was unhappy with the number of calls he had to make to Admiral and wanted Admiral to reimburse him for the costs he paid to have the windscreen replaced elsewhere.

Admiral upheld Mr S's complaint in part. For some poor service in call wait times and call handling, it paid Mr S £150 compensation for the distress and inconvenience caused. This included £25 for call costs.

Admiral said it had given correct information as to the limits of the policy cover for windscreen replacement. It didn't agree with Mr S's concerns there would be safety issues when using its AWR to fit a replacement windscreen.

Mr S remained unhappy and asked us to look at his complaint. He provided information from the manufacturer dealer about his warranty and the calibration process in support of his complaint.

One of our Investigators didn't recommend the complaint should be upheld. He found the warranty would not be voided if a non-OM windscreen had been fitted by Admiral's AWR. He thought the policy was clear as to the level of cover Mr S held for windscreen replacements.

Mr S disagreed and wants an ombudsman to decide his case. In summary he believes we are biased in favour of Admiral and have ignored the information he has provided. He says the information shows only a dealer manufacturer should perform calibration and replacement of the windscreen to his car.

So 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.

Mr S's policy with Admiral sets out the level of cover he has in the event of a windscreen claim. Admiral says;

"If we need to replace any glass, we may use glass which is not provided by the vehicle's manufacturer but is of a similar standard and quality. If there is no glass available and it cannot be reasonably sourced, we will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, we will also cover the costs to recalibrate your vehicle's ADAS (Advanced Driver Assistance System) after the replacement of your windscreen.

If the repair or replacement is not arranged through our glass helpline, and costs more than your excess, we will pay up to:

- £25 for each glass repair
- £50 for each glass replacement."

So I think the policy is clear about what Admiral will provide if Mr S wishes to claim for windscreen repair under his policy. Admiral doesn't have to use glass provided by the manufacturer as the policy says it may use glass of a similar standard and quality. This means Mr S can choose – as he did – to have his windscreen replaced by the manufacturer directly. It doesn't mean Admiral will meet those costs (subject to the amounts mentioned above) as it is clear as to the limits of the windscreen cover under the policy.

Mr S has provided a copy of an email from a manufacturer dealer dated 16 February 2025. It reads:

"I can confirm that using an aftermarket windscreen in your vehicle will not void your warranty. However, if there is an issue in the future that is caused by the windscreen such as safety systems such as the front assist and pre-sense, this will not be covered by warranty."

Mr S has provided additional guidance from the manufacturer dealer about the calibration process it performs. The literature reads that only the manufacturer dealer can perform the calibration as described.

We are in impartial service and take into account information from both parties. So I have considered the information Mr S provided, alongside additional information available.

General research shows that Admiral's AWR along with other reputable glass companies can perform necessary calibration to the same manufacturer standards as a dealership. I understand Mr S has concerns about what could go wrong. But I can only consider what happened, not what might have happened.

From the information provided, Mr S's warranty would not have been voided by having an aftermarket windscreen replacement. As I've said, Mr S had the choice to decide not to use the AWR. But this doesn't mean Admiral has acted unreasonably by not agreeing to reimburse Mr S for costs outside of the scope of the policy.

Admiral accepts it provided a poor service when dealing with calls Mr S made. For the distress and inconvenience caused, I think the compensation award it paid of £150 in total is fair.

My final decision

I'm sorry to disappoint Mr S. 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 Mr S to accept or reject my decision before 16 January 2026.

Geraldine Newbold
Ombudsman