

## **The complaint**

Miss T complains about the way Admiral Insurance (Gibraltar) Limited handled a claim she made on her contents insurance policy.

Admiral has been represented on the claim by its agents. For simplicity, at points, I've referred to the actions of Admiral's agents as being its own.

## **What happened**

Miss T had a contents insurance policy with Admiral. In January 2025, she made a claim for damage to her contents, following an escape of water.

Between late January and early February 2025, Admiral made an emergency payment, so Miss T could replace urgent items.

In February 2025, Admiral's contractor attended the property to inspect the contents claimed for – despite Miss T having made it clear the items were in storage. There was further confusion and delay when they attended on other occasions to inspect items not part of the claim, were unable to properly test items and failed to test if items were working.

Miss T called Admiral's claim agent in February 2025 and expressed her frustration with the handling of the claim. She was told a call-back would be requested, but she didn't receive one. Miss T complained to Admiral in February 2025. She was unhappy with the poor communication, failed call-backs, the testing of the items, inaction following the previous concerns she'd raised, and the impact of Admiral's actions on her health.

In March 2025, items in storage were moved back to the property and Admiral paid a cash settlement under the claim, including the storage costs Miss T had incurred.

Admiral issued a complaint response in May 2025. It upheld Miss T's complaint. It acknowledged the impact of its failings on Miss T and paid her a total of £780 compensation.

Miss T referred her complaint to the Financial Ombudsman Service. She didn't agree the compensation was fair. She said Admiral's actions severely affected her mental and physical health, and her daily life. She provided a letter from her Doctor that outlined the impact on her mental health, along with the medication and treatment she was receiving.

The Investigator didn't uphold the complaint. They said the compensation Admiral had paid Miss T was fair in the circumstances. Miss T didn't agree. She said the impact of Admiral's actions on her hadn't been considered. She reiterated the timeline of events.

## **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 should first set out that I acknowledge I've summarised the claim journey and Miss T's complaint in a lot less detail than she has presented it. Miss T has raised a number of

reasons about why she's unhappy with the way Admiral has handled this matter. I've not commented on each and every point she's raised. Instead I've focussed on what I consider to be the key points I need to think about. I don't mean any discourtesy by this, but it simply reflects the informal nature of this Service. I assure Miss T however, that I have read and considered everything she's provided.

Admiral upheld Miss T's complaint. This includes her concerns about poor communication, poor call handling, issues with the checking and testing of contents, repeated delays and Miss T having to chase on multiple occasions for progress and payments. I've also reviewed the evidence, including Miss T's timeline, and her calls with Admiral's agent. And I'm satisfied there have been many significant failings under the claim, which likely had a significant impact on Miss T. So, I think it's fair for Admiral to pay compensation to Miss T.

Miss T has told this Service this matter has had a severe impact on her physical and mental health. She provided evidence in support of this. I'm sorry to hear about what's happened and I fully sympathise with the situation Miss T found herself in.

There will always be a level of distress and inconvenience in the event of an escape of water that causes damage. And Admiral isn't responsible for the escape of water happening, or any damage to the building. But for the reasons outlined above, I do think it acted unfairly in its handling of Miss T's contents claim. So, I think Admiral's actions would have caused further significant and avoidable distress and inconvenience to Miss T.

I think Admiral could have significantly reduced the impact of matters on Miss T by being more proactive and communicating effectively. I also note Miss T made the claim in January 2025, and Admiral completed its settlement of the claim by March 2025. With this in mind, and having reviewed all the evidence, I consider the £780 compensation Admiral has paid is in line with what I would have required it to pay in the circumstances. So, while I do fully appreciate the impact this matter has had on Miss T, and I recognise Admiral could have handled the claim a lot better, I think it's already taken fair steps to put things right.

### **My final decision**

For the reasons outlined 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 T to accept or reject my decision before 16 February 2026.

Monjur Alam  
**Ombudsman**