

## The complaint

Mr C complains Aviva Insurance Limited (Aviva) unfairly charged a fee when he made an amendment to his motor insurance policy, and provided a poor level of service.

## What happened

Mr C took out a motor insurance policy with Aviva. When Mr C changed address, he was charged an administration fee of £11.20.

When he made a complaint to Aviva about the charge it maintained it was correct and an administration fee is charged if any changes are made to the insurance policy. It said it wouldn't waive the fee.

Because Mr C was not happy with Aviva, he brought the complaint to our Service.

After the complaint was referred to our Service, Aviva made an offer to refund the £11.20 administration fee, plus £30 compensation for poor service. Mr C rejected this.

Our investigator upheld the complaint. They looked into the case and said Aviva had clearly set out the associated costs when making changes to the policy, and they were satisfied these charges were clearly communicated. They'd not seen anything to suggest the charge was excessive. They said there was some miscommunication and delays when Mr C raised a complaint on the online chat but said Aviva had acted fairly by offering to refund the administration fee and offered £30 for the distress and inconvenience.

As Mr C is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

## 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 C obtained his motor insurance via an online price comparison website in November 2024. The policy was mainly managed online. In June 2025 Mr C changed his address online and was charged an £11.20 administration fee.

Mr C said although the fee was disclosed in the policy documentation, the charge for a fully self-service online change was disproportionate and didn't reflect fairness and proportionality under the Financial Conduct Authority (FCA) consumer duty rules.

The FCA expects firms to deliver four key outcomes under the Consumer Duty. When considering this case I considered *Price and Value* and *Consumer Understanding*.

I looked at the terms of Mr C's policy and found the charges were clearly set out. The information was provided to him when he took out the policy. I'm satisfied this gave him the

opportunity to consider the charges and decide if to continue with the policy he had bought or not.

I considered if the £11.20 administration fee charged was a reasonable amount. I saw this amount is applied for any changes made to a policy, and different administration fees were charged for cancellation. Aviva confirmed it makes the charges across the board, regardless of the contact method.

Administration fees shouldn't be unreasonable. In this case I recognise Mr C made the change himself online with no assistance from Aviva staff, and he said this felt disproportionate because no service was provided. However, when a change is made to a policy it has to be considered by Aviva, and then any adjustment to the cost of premiums, or terms and conditions, has to be processed and communicated back to the consumer. In this case I saw a small refund was made to Mr C after the change was made and was refunded to him and updated policy documents were issued to his online account.

I haven't seen anything to suggest the charge is excessive, based on the other administrative costs. And therefore, I consider Aviva acted fairly and in line with its consumer duty requirements.

Mr C further complains the process of him challenging the fee was time consuming and frustrating. And that the tone of the online chat was dismissive and condescending. I saw when he contacted Aviva on its online chat, it took just over one hour. I saw he did encounter several short waits whilst the online agent obtained advice, however I didn't think the content of the chat was dismissive or condescending.

When Aviva reconsidered Mr C's complaint after he brought it to our Service, it refunded the £11.20 administration fee. And it also offered a compensatory payment of £30 for the poor service received when he contacted it online to discuss the fee charged. I think this is a fair and reasonable offer, and it is in line with our Service's guidance. I won't be asking it to increase this amount.

Therefore, I uphold Mr C's complaint.

### **Putting things right**

I require Aviva to refund the £11.20 administration fee and pay him £30 compensation.

### **My final decision**

For the reasons I have given I uphold this complaint.

I require Aviva Insurance Limited to refund the £11.20 administration fee and pay £30 compensation to Mr C.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 5 January 2026.

Sally-Ann Harding  
**Ombudsman**