

## **The complaint**

Miss R complains how Admiral Insurance (Gibraltar) Limited (Admiral) handled a refund after she cancelled a motor insurance policy.

## **What happened**

The details of Miss R's complaint are well known to both parties, so I'll briefly summarise what happened:

- Miss R cancelled a motor insurance policy she held with Admiral.
- Admiral told her that the refund due would be sent to the card which had been used to pay for the policy.
- The account connected to that card had been closed, and so Miss R didn't receive the refund.
- Admiral said it could only re-issue the refund when the funds were returned.
- Miss R didn't accept Admiral's response to her complaint and was unhappy with the way her complaint was handled.
- Our investigator didn't think Admiral had done anything wrong. Miss R disagreed and asked for an ombudsman's decision.

## **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 don't believe I can conclude that Admiral did anything wrong here. I know this will come as a disappointment to Miss R, but I can't say it should have done anything differently. I say this because:

- The correspondence with Miss R when the policy was cancelled was clear in stating that the refund would be paid to the card which had been used to pay for the policy.
- Admiral had no indication, until after it had issued the refund to that card, that the related account was closed and so Miss R wouldn't receive the funds.
- Admiral wasn't in a position to recall the refund and had to wait for it to be returned. It had no control over how long that took.
- It's reasonable for Admiral to wait for the funds to be returned before re-issuing the refund. I know Miss R had provided evidence that the account was closed, but it was fair for Admiral to wait until the money was returned to ensure no double payment was made.
- Miss R thinks that Admiral's response to the complaint was dismissive and didn't properly address the issue. I can't agree, as from what I've seen it responded to her complaint in the way I'd expect it to. I know she escalated her complaint, contacting Admiral's Chief Executive among others, but ultimately Admiral responded to her complaint. I can't say that not upholding her complaint was an unreasonable position, as I've outlined above.
- Miss R, after contacting our service, received the refund by cheque after Admiral reissued it. She was unhappy this was unprompted and didn't acknowledge any

failures on Admiral's part. While this has happened after her original complaint, it does seem to be intrinsically linked to her unhappiness with the way the refund was handled and their response to her complaint. As I've said, I can't say there were any failures or poor service on Admiral's part, so I can't say that an apology was necessary. Evidently Admiral had received the funds, and so reissued the refund by cheque. That seems an entirely reasonable course of action.

### **My final decision**

I don't uphold Miss R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 4 December 2025.

Ben Williams  
**Ombudsman**