

The complaint

Mr D complains that Admiral Insurance (Gibraltar) Limited's approved repairer (AR) carried out poor repairs to his car. Mr D made a claim under his car insurance policy and repairs were completed in November 2024.

What happened

Mr D's car was repaired by an AR in November 2024. In December 2024 Mr D noticed his air conditioning wasn't working correctly. He said his car produced fault codes and so he brought his car to a main dealership garage. The garage identified that the air conditioning part was not an original equipment manufacturer (OEM) part and that it had been fitted poorly. This had caused further damage.

On 30 April 2025 Mr D contacted Admiral to complain about the poor repairs. He brought his complaint to us in July 2025 as he hadn't received a response to his complaint from Admiral. Mr D said he wasn't driving his car as he was worried about it overheating.

On 6 August 2025 Admiral replied to Mr D's complaint. It upheld it in part. Admiral said it should have directed Mr D to the AR when he contacted it on 30 April 2025 to arrange rectification repairs. But instead it asked Mr D to provide images and the main dealership report to Admiral, which caused a delay.

Admiral apologised and paid Mr D £350 compensation. An engineer had reviewed the evidence Mr D had provided from a dealership garage and agreed poor repairs had been done. It said the AR would be in touch to arrange rectification repairs.

It didn't agree it should have used an OEM part as the policy doesn't say Admiral should do this. So Admiral didn't uphold this part of the complaint.

Admiral said if Mr D had incurred other financial losses to let it know so that it could consider them.

Mr D remained unhappy. On 18 August 2025 he told us that he was still waiting for his car to be booked in with the AR for repair.

On 28 August 2025 one of our Investigators issued their view. He found from Admiral's notes it authorised for an OEM part to be fitted after it had replied to Mr D's complaint. Repairs hadn't yet been arranged. The Investigator thought Admiral should do the following:

- Provide updates on when Mr D's car will be repaired as it has been nearly a year since his car was first repaired poorly.
- Pay an additional £100 compensation for the distress and inconvenience caused since 30 April 2025, when Mr D brought the issue to Admiral's attention.

On the same day Mr D accepted the Investigator's view. He said his car had been repaired and he had collected it that evening from the AR.

Admiral didn't agree it should pay any further compensation. It said it has done enough to resolve the complaint by agreeing for a genuine part to be fitted, outside the scope of the policy. It says the compensation it has awarded is reasonable.

So Admiral wants an ombudsman to decide on the case.

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.

The remaining issue for me to consider is whether Admiral has done enough to resolve Mr D's complaint.

It took four months from the date Mr D brought his concerns about the car repairs to Admiral to having the issue resolved for him. I don't think this was reasonable. It's clear that Mr D was put to additional inconvenience by having to take his car to be assessed and obtain an estimate and diagnostics from a dealership garage. Even if Mr D had first taken his car back to the AR, this was still inconvenience he incurred due to poor repairs.

I think Admiral's compensation of £350 and its decision to allow an OEM part for rectification repair goes some way to put things right. But Mr D was not kept updated as to when his car would be repaired, or that Admiral had agreed to use an OEM part which is different to what it wrote on 12 March 2025.

Overall I think Mr D has incurred distress and inconvenience over a period of months which has affected the enjoyment of his car. And I find Admiral caused an unreasonable delay in resolving his concerns about the repairs. So I think a fair outcome is for Admiral to pay Mr D an additional £100 compensation, bringing the total award to £450.

My final decision

My final decision is that I uphold this complaint. I require Admiral Insurance (Gibraltar) Limited to do the following:

- Pay Mr D £100 compensation in addition to the £350 already paid for the distress and inconvenience caused.

Admiral Insurance (Gibraltar) Limited must pay the compensation within 28 days of the date on which we tell it Mr D accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

If Admiral Insurance (Gibraltar) Limited considers that it's required by HM Revenue & Customs to withhold income tax from that interest, it should tell Mr D how much it's taken off. It should also give Mr D a tax deduction certificate if he asks for one, so he can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 14 January 2026.

Geraldine Newbold
Ombudsman