

The complaint

Mrs B complains Admiral Insurance (Gibraltar) Limited (Admiral) unfairly removed a discount on her motor insurance policy.

What happened

Mrs B took out a motor insurance policy with Admiral which required her to have a telematics device activated on her car within 15 days of the start of the policy.

There was an issue with activating and pairing the telematics device. Mrs B had difficulties contacting Admiral to resolve the issues, however eventually it provided support. It acknowledged the issues she had encountered, provided her with a new telematics device, and gave her additional time to activate it. It also paid her £60 for the inconvenience caused.

When Admiral found the telematics device was still not set up it gave Mrs B notice of its intention to end her telematics cover. It said if the required telematics set up wasn't completed it would move her to a policy without the requirement of a telematics device and there would be an additional charge for this. Because it didn't hear from Mrs B by the deadline it had confirmed, it removed the telematics from her policy and charged the additional policy premium.

Because Mrs B was not happy with Admiral, she brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said they were satisfied Admiral gave her a reasonable amount of time to let it know whether she had further issues pairing the telematics device. Because it wasn't contacted in the time given, it fairly removed the telematics discount because they wouldn't expect it to apply a discount for when the telematics wasn't being used.

As Mrs B 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.

Mrs B's telematics motor insurance policy started in early March 2025. I saw in the welcome letter it says
"The unit needs to be linked via the Admiral app within 15 days of your policy starting or your cover may be cancelled."

Mrs B was unable to activate the telematics device provided. I saw evidence of her contacting Admiral to ask for support, however it continued to send her correspondence telling her she was in breach of the terms of her policy. I saw on 24 April 2025 Admiral accepted it had provided a poor level of service. It apologised and paid her £60 compensation for the inconvenience caused. It provided a new telematics device and gave

her instructions on what she needed to do to link the replacement telematics device successfully. In this correspondence it asked her to let it know if the pairing had been successful and if not to contact it on a specific email for further help.

I saw towards the end of April 2025 Admiral sent Mrs B an email to say it hadn't received any driving data from her and reminded to link the telematics device. It then sent a further email at the end of April 2025 that said the device was still not showing as being paired to its app. It said it needed to be successfully paired by 7 May 2025 and if she had not made contact or completed the pairing by this date the loss of discount would be applied to her policy on 8 May 2025. Because Mrs B didn't complete the pairing of the telematics device or make contact with it by this date, Admiral removed the telematics discount. Mrs B said she was very busy with work, professional exams and her young family and was hardly checking her emails, so she didn't notice these emails. She didn't contact it until 26 May 2025 to inform it the instructions it provided in April 2025 hadn't worked. This was after the deadline set by Admiral.

On 4 June 2025 Admiral charged her £310.15 for the additional premium due to not having a telematics policy. Mrs B said this put her into her overdraft and caused her a lot of stress, however Admiral had notified her of the charge and that it would be taken from the payment details it held on file, so I am unable to say this was unfair.

I do accept there were issues with pairing the telematics device and I recognise this was very frustrating for Mrs B. However, the evidence provided shows Admiral tried to resolve the issues. It provided information to her that it thought would help fix the issues she had encountered with the device, and asked her to get in touch to let it know the issue was resolved or if she needed further help. And because she didn't make any response within the deadline it had given, it removed the telematics discount.

Based on the evidence I have seen, after the initial issues Mrs B encountered when trying to contact Admiral, I think it made adequate attempts to support her to activate the telematics device, and it set a reasonable deadline for her to make contact if she still had issues in pairing it. Although I recognise Mrs B was very busy, she was aware there were ongoing issues with the pairing of the device and I think she could've made contact sooner than she did. I don't think it's reasonable to expect Admiral to keep the discount on the policy if the telematics device wasn't being used. Therefore, I'm unable to say it acted unfairly by removing the telematics discount because it had clearly told her a number of times what would happen if it didn't hear from her. I am unable to hold it at fault for Mrs B not seeing this correspondence. Because there was no indication there were any outstanding issues with the device or of the pairing of it, I'm satisfied the discount was removed fairly and in accordance with the policy terms.

I saw in late June 2025 Admiral told Mrs B that if she no longer wished to continue with her policy she could cancel it without a cancellation fee being applied. I think this was a fair offer and would enable her to pursue alternative motor insurance cover without any cancellation penalty.

Therefore, although I understand Mrs B will be disappointed, I am unable to uphold her complaint and don't require Admiral to do anything further in this case.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 10 March 2026.

Sally-Ann Harding
Ombudsman