

The complaint

Mr L complained about Admiral Insurance (Gibraltar) Limited after he made a claim under his motor insurance policy and was unhappy with a law firm's service.

What happened

Mr L was involved in a car accident in April 2025 and made a claim under his policy for his insured losses. He also wanted to claim for recovery of his uninsured losses. Mr L had motor legal protection insurance which covered that, so Admiral asked a law firm to contact him about that.

Mr L said that the law firm took too long to progress the recovery claim and this caused him further financial loss. Mr L said that he complained to Admiral about this but to no avail. He wanted Admiral to pay him his losses plus financial compensation. Admiral said they hadn't received a complaint from Mr L about the law firm, but in any event he should have taken that up with that law firm direct as the firm was independent of Admiral and Admiral weren't responsible for it.

The investigator didn't recommend that the complaint should be upheld. He thought that Admiral had acted fairly and reasonably. Mr L didn't agree and so I've been asked to decide.

Mr L made other complaints against Admiral which he brought to this Service. They have been dealt with separately by this Service and so I don't comment on them here.

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 L said his policy was with Admiral and so his contract was with Admiral, not with the law firm and so Admiral should be responsible for the law firm's actions. Mr L said he had told Admiral about what he felt were the law firm's delays pursuing his uninsured losses, but Admiral didn't respond and didn't do anything. But Admiral said they didn't receive any emails from Mr L about that and so they had no opportunity to respond to him about it. And even if they had, they weren't responsible for the law firm's actions.

As the investigator explained, Mr L had motor legal protection insurance under an "add on" to his policy. Under that his uninsured loss claim was dealt with by a law firm, a business separate from, and independent of, Admiral. Admiral aren't responsible for a law firm or their actions or inaction. As the investigator also explained, this Service is unable to consider complaints about law firms and so we can't look at their actions. Such a complaint would first need to be directed against the law firm itself, and The Legal Ombudsman deals with complaints against law firms. So it remains open to Mr L to consider those options.

Mr L said he had complained to the law firm by email, copying in Admiral, on 30 May 2025. The law firm replied to Mr L within a few days. He said he received no delivery failure notification from Admiral, and the law firm's reply within a few days suggested that Admiral

were aware of his complaint and that they had advised the law firm to reply to Mr L to avoid escalation. He said this disproved Admiral's claim that they were unaware of his complaint about the law firm.

I don't think that follows. Admiral said that the email address had Mr L used then for Admiral was not a valid contact email for them. The investigator checked that and agreed.

Admiral also said that when Mr L had contacted them about other matters on their valid email addresses, they had received those and had replied. So just because the law firm replied doesn't mean that Admiral received the email or knew about Mr L's complaint. I've not been shown persuasive evidence that Admiral did. And if Admiral didn't know about it they had no opportunity to respond to it.

As I said above, I can't look at that the law firm's actions, because Admiral aren't responsible for the law firm's actions in any event. I do see that Mr L is likely to be disappointed by this decision, but I don't think that Admiral have done anything wrong here and so I don't require them to do anything else.

My final decision

For the reasons I've given above, it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 23 March 2026.



Rosslyn Scott
Ombudsman