

The complaint

Mr U and Mrs U complain that Admiral Insurance (Gibraltar) Limited (“Admiral”) didn’t tell them that they were only adding a new car on their car insurance policy until renewal, and about the amount they were charged.

Mr U and Mrs U are both named on the policy, which covers both of them to drive both of their vehicles. But as it was Mr U’s car being added to the policy and because he’s been the primary point of contact with this service I’ll mainly refer to him and mention Mrs U when I need to.

What happened

Mr U and Mrs U had a motor insurance policy with Admiral covering Mrs U’s car. The policy was due to renew in September 2025.

Mr U was buying a car for himself, and in late June 2025 he contacted Admiral to ask for a price for it.

He was given a price in a phonecall with Admiral, of about £620. The price couldn’t be finalised because he hadn’t yet bought the car.

Mr U purchased the car a few days later, and contacted Admiral to take out cover. The price was re-quoted. He bought the cover over the phone.

Mr U realised at renewal that the price he’d been given by Admiral was only for the remaining few months on the policy, which had been changed to being a ‘multicar’ cover.

He complained and said he’d not been told the cover was for only three months. He said he could have bought an annual cover elsewhere for that price.

Admiral apologised and said it would pay him £70 for his distress and inconvenience. In its final response, it said Mr U had not been told in the call that the quoted price was only for 89 days of cover.

Mr U remained unhappy and brought his complaint to this service. Our investigator looked into it and thought it wouldn’t be upheld. She thought Admiral had told Mr U about the time left on the policy, and had confirmed this to both him and Mrs U. She looked into the price Admiral charged for cover and said she thought it was calculated correctly.

Mr U didn’t agree with the view. He said he had an email from Admiral admitting liability. He asked that their complaint was reviewed by an ombudsman, so it’s been passed to me to make a final 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.

In this decision, I'm not going to comment on the entire file of evidence I've been given. But I'd like to assure Mr U and Mrs U that I have carried out a comprehensive review of the file in arriving at this decision. This is in line with the informal approach of this service.

Having done so, I'm not upholding this complaint.

It seems to me that the key pieces of evidence in this case are the two phonecalls made by Mr U to Admiral. I've listened to the initial quotation call, and the subsequent one where he took out cover for his car.

In the first call, Mr U starts off by asking to add his new car to the existing policy and turn it into a multicar policy. The handler talks about the quote start date with Mr U. There's specific mention of the quote being for 83 days if the policy was bought on 4 July 2025, which was an estimate of the purchase date of his car. The handler also says that, if Mr U buys the car sooner, the quote would be different because the policy would be for 90 or 91 days.

I will say that there's a point in the call when Mr U asks how much will be payable in total for both cars on the policy. Admiral's call handler gives the amount of approximately £877, which I believe is the remaining premium for Mrs U's car, plus the premium being charged for Mr U's new car for the next three months. I think the purpose of Mr U's question was to ascertain what the overall annual total would be, and this is, perhaps, misunderstood by Admiral's call handler. But it's also important that the £877 figure does not fit with the premium being charged for their other car (about £660), plus the new one.

In the other call, which is when Mr U accepts the cover, the premium quoted for his new car has gone up by about £80. He questions this and is told that the cost of the policy is pro-rata, and because he's bought the car about 89 days before the end of the policy, the cost will be higher than before. He's reminded that he will benefit from a full year's NCD if he's claim free in 90 days.

The excess is adjusted, and Mr U takes out the cover and pays for it. He's told the documents will be sent to him and are also available online.

There's a point in the call where Mr U seems to check that he's the only driver on this new car, but the recording isn't clear. Both Mr U and Mrs U were actually named on the policy.

I mention this because I think Mr U was reasonably sent the policy details, and asked to check them by Admiral. But he doesn't seem to have done this. I can see that the 'Length of Cover' is given as 89 days, and the 'Period of Cover' dates show the start date in June and the end date in September.

This same document, which is the Motor Proposal Confirmation, also says both Mr U and Mrs U are named as drivers on the new car – which I've mentioned above seems to have been a specific point Mr U wanted to check. For whatever reason, it doesn't seem that he did so.

Mr U has also complained about the premium he was charged by Admiral. I have looked at this, and I can see our investigator provided more information in the view about it, but it's important I say that it's not the role of this service to decide whether the amount charged by Admiral is fair, as we're a dispute resolution service not a regulator. Admiral has provided details of how it applies the premiums it charges and I can see it's followed its processes when dealing with Mr U. What this means is, from the data provided by Admiral, Mr U and Mrs U were charged a premium in line with other customers in their position. I can't say it acted unfairly in how it did this.

In his response to the view, Mr U has said he's had a conversation with Admiral about his complaint, and an email, both of which say he was not told about the number of days remaining on the policy. Specifically, the Final Response Letter says he was not told about "89 days" being left. While this is a valid point, Mr U was told about the actual number of days left on the policy in the quotation conversation (which was 83 days), and 90 days in the acceptance conversation.

Taking everything into account, I think Mr U was reasonably told by Admiral that the premium he was paying was until renewal of their Multicar policy, both in the conversations and in his policy documents. Admiral has paid Mr U and Mrs U £70 compensation, and I think that's fair.

Mr U has mentioned taking legal action against Admiral and this is his right, but I'm not upholding this complaint and I'm not going to ask Admiral to do anything more.

My final decision

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 U and Mrs U to accept or reject my decision before 23 March 2026.

Richard Sowden
Ombudsman