

## **The complaint**

Mr B has complained that Admiral Insurance (Gibraltar) Limited declined to pay for damage after he made a claim on his motor insurance policy.

## **What happened**

Mr B was involved in an accident in May 2024 and made a claim on his motor insurance policy with Admiral. Admiral accepted the claim and repaired Mr B's vehicle – they returned the vehicle to Mr B in July 2024. Shortly after, Mr B noted his air conditioning unit wasn't working, so Admiral tested it and had it 're-gassed'. In April 2025, Mr B told Admiral that his car paint was bubbling and between May and July 2025, he told Admiral about further issues with his vehicle including problems with the air conditioning system. Admiral agreed to resolve the issue with the paint but declined to pay for the problems with the air conditioning system or sensors as they felt they weren't related to the accident or the repairs they arranged.

Mr B insisted the issues were related and made a complaint. Admiral maintained the issue with the remaining issues weren't related to the incident in 2024, so didn't agree to cover the repairs. But they said they misinformed Mr B that an in-person inspection would be done and didn't update him when they should have. They paid him £150 compensation.

Mr B referred his complaint to this Service. He paid for repairs himself and wanted Admiral to cover those costs. An Investigator looked into what happened but thought it was fair for Admiral to refuse to repair the remaining damage. The complaint couldn't be resolved so it has come to me to decide.

## **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.

As ours is an informal service, I'm not going to comment on every point or piece of evidence Mr B and Admiral sent us. Instead, I've focused on what I consider to be key or central to the complaint. But I'd like to reassure both that I have considered everything submitted.

It isn't in dispute that there were likely some outstanding issues with Mr B's vehicle before he complained to Admiral – there were issues with Mr B's air conditioning system and sensors that he had repaired. So, I don't need to make a finding on whether there was damage. I've considered whether it was unreasonable for Admiral to conclude that this damage was unrelated to the accident or subsequent repairs. I don't think it was and I'll explain why.

The repairer who looked at Mr B's vehicle in 2025 after Mr B raised the more recent issues said the front sensors weren't working properly and faults were found in three of them; both the left front and right front condensers were leaking; and the central radiator had damage on the fins and had a slight leak. An engineer considered the faults and said they believed they were unrelated to the accident Mr B claimed for in 2024. They said the issues look to

either be age related wear and tear or the vehicle has been involved in another impact since being repaired.

I don't think it's unreasonable for Admiral to accept the engineer's explanation and decline to undertake repairs. I can understand why Mr B thinks the accident contributed to the system failing, especially since there was an issue very shortly after the initial repairs. But that doesn't mean the repairer caused the issues that were discovered later. Considering how minor the initial incident was, that there was around a year gap between the repairs and the later damage, and that an engineer thinks the issues aren't related, I'm not persuaded the accident or Admiral's repair caused the issues Mr B has raised. So, I think it was reasonable for Admiral to decline to cover the recent repairs, and I won't be directing them to cover Mr B's costs.

I appreciate Mr B has since paid to have the damage repaired, but he said he didn't tell his repairer the vehicle was involved in an accident nor asked if the damage was related. He also said he now doesn't own the vehicle. This means it's unlikely now Mr B would be able to obtain a contrary opinion to dispute Admiral's engineer's one.

The independent engineer who gave their opinion on the cause of the damage conducted a desktop inspection of Mr B's vehicle. I appreciate Mr B feels a desktop assessment wasn't enough and the engineer should have conducted a more thorough investigation. But the engineer likely didn't feel this was necessary in the circumstances because they had what they felt they needed from the repairers, and it's not unusual for insurers to have engineers inspect damage from a minor accident in this way. I don't find it unreasonable for them to have done so here. But Admiral have admitted they told Mr B the engineer would undertake a visual inspection – and it will have been disappointing for Mr B to learn this wasn't going to happen. I think compensation was warranted for this loss of expectation. I'm satisfied the £150 Admiral paid Mr B is appropriate in the circumstances to put things right even taking into account Admiral's delays in responding to Mr B at times. And I won't be directing them to pay more than this.

### **My final decision**

For the reasons above, I don't uphold this complaint.

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

Andrew Wakatsuki-Robinson  
**Ombudsman**