

The complaint

Mr B has complained about Admiral Insurance (Gibraltar) Limited. He isn't happy that it increased his premium after he took out his motor insurance policy.

What happened

Mr B took out his motor insurance policy with Admiral insurance. But when it looked to check the details as part of an audit review it found Mr B hadn't owned the car for as long as was relayed in the policy application. And so, it looked to charge him a higher premium as the risk increased as he hadn't owned the car for as long as was stated on the application.

When Mr B complained to Admiral about this it accepted that the age of the car may have been pre-populated but said that Mr B should have corrected the details that were on the application when he finalised the quotation. And as it ultimately had charged the correct amount of premium, when it realised that Mr B hadn't owned the car for as long as he initially said, it maintained its position.

Our investigator looked into things for Mr B but didn't uphold the complaint. Although he accepted that Mr B may not have submitted the initial details about how long he owned the car, but he thought he should have checked the details were correct. And as Admiral had only looked to charge Mr B the correct level of premium and offered him the chance to cancel if he didn't want to pay the higher premium, he didn't think it had done anything wrong.

As Mr B didn't agree the matter has been passed to me for review.

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.

Having done so, and although I have some sympathy for the position Mr B found himself, I'm not upholding this complaint. I know this will come as a disappointment to Mr B, but I'll explain why.

Although it is possible that Mr B didn't input the date of vehicle ownership he should have checked that the date inserted was correct and Mr B had a number of opportunities to do this. Had Mr B have ensured the correct date he bought the car was entered, which was a number of years after the date that was given initially, he would have been charged more than he initially paid. Admiral has provided its underwriting criteria which clearly shows this, so I'm satisfied it was entitled to charge a higher premium.

Furthermore, Admiral offered Mr B the opportunity to cancel the policy so he could have looked to shop around for a cheaper policy once the error was identified. So, I don't think Mr B's position was prejudiced or he was placed in a worse position as he could have chosen to cancel the policy if he wished at that point in time. And so, I don't think he was treated unfairly here as this was the premium he was always due to pay, and he was given the opportunity to cancel and shop around if he wished.

Given all of this, I think Admiral has acted fairly here. I know Mr B's premium has gone up but this was the amount that should have been paid in the first instance so I can't say it has acted unfairly here.

My final decision

It follows, for the reasons given above, that 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 27 January 2026.

Colin Keegan
Ombudsman