

The complaint

Mr K and Ms B are unhappy with the way Admiral Insurance (Gibraltar) Limited handled a claim for missed international departure under their travel insurance policy ('the policy'), including declining the claim.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll focus on giving the reasons for my 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.

Admiral has a regulatory obligation to handle insurance claims fairly and promptly. And it mustn't unreasonably decline a claim.

I can see that Mr K and Ms B feel very strongly that Admiral acted unfairly here. Whilst I do have empathy for their circumstances, I'm not going to uphold their complaint. I'll explain why.

Subject to the remaining terms of the policy, the policy does provide cover for missed international departure. That section of the policy (like all sections of the policy) is subject to the general exclusions including:

We will not pay any claim which arises from or is directly or indirectly related to any of the following:

...Electrical outages

A power cut or any planned or unplanned interruption to or loss of the electricity supply.

I'll refer to this as 'the exclusion'.

In support of their claim, Mr K and Ms B answered Admiral's question 'please provide a detailed description of what happened' as:

On...April 28th 2025, a nation-wide power, internet and phonline outage caused chaos throughout Spain, leaving roads blocked, all trains stopped and buses not running and/or not accepting people on board...At approximately 2.30pm we attempted several methods of transport to try to get to the airport for our scheduled flight..., however no taxis were accepting passengers, no buses were accepting passengers and all trains and metro services were stopped. This left us with no way to get to the airport, no news on the cause or potential duration of the delays and resulted in us missing our flight...

So, although the power-outage didn't stop taxis and buses from travelling, I'm satisfied that the power outage did, at least, indirectly impact Mr K and Ms B's ability to travel from the airport. The power-outage which impacted trains and metro services had a knock-on effect on other methods of transport and Mr K has provided photos that bus stops were overcrowded. They also say that roads had been blocked.

On the balance of probabilities, I'm satisfied that the power outage was the main and causative reason for Mr K and Ms B's difficulty travelling to the airport to board their flight. And that Admiral reasonably concluded that had the power outage not happened, Mr K and Ms B wouldn't have experienced the issues with transport to the airport. I'm therefore satisfied that Admiral has fairly and reasonably relied on the exclusion to decline the claim.

Unfortunately, travel insurance policies don't cover all situations. Although what happened was outside of Mr K and Ms B's control and they tried their best to get to the airport, in the circumstances of this complaint, I don't think it would be fair and reasonable for Admiral to pay a claim which is excluded under the policy.

I've also considered Mr K and Ms B's point that Admiral hadn't properly considered the circumstances which led to their claim, before declining it.

I've listened to two calls between Mr K and Admiral's representatives. During one, Mr K is told about the exclusion and the claim not being covered. However, he was also told the claim was being reviewed. Ultimately, the claim was declined for the reasons set out above.

However, I don't think it was unfair to promptly make Mr K aware of the exclusion and how it impacted the claim.

I appreciate during the other call Admiral's representative didn't know about a message Mr K had uploaded to the portal. However, ultimately, I don't think this had any impact as I'm satisfied the claim was fairly and reasonably declined.

My final decision

I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr K to accept or reject my decision before 31 December 2025.

David Curtis-Johnson
Ombudsman