

The complaint

Mr K has complained about how Admiral Insurance (Gibraltar) Limited handled a claim under his motor insurance policy for a replacement windscreen.

What happened

Mr K had a motor insurance policy with Admiral. He made a claim under the windscreen section of the policy as his windscreen was damaged and needed replacing.

Mr K paid the excess, and Admiral accepted the claim, but Mr K wasn't happy about the type of glass Admiral intended to replace his windscreen with. He was worried the replacement didn't match the same quality as the approved glass that the manufacturer uses. So, he complained to Admiral about this.

Admiral responded to the complaint saying their policy allows them to replace the broken glass in Mr K's windscreen using glass which isn't provided by the vehicle's manufacturer. And explained why the glass their repairer uses shares the same core technical and safety characteristics as the glass the manufacturer would use. They said Mr K could have the manufacturer's glass installed if he paid the difference between that and the glass their repairer intended to install.

Mr K didn't accept Admiral's response and referred the complaint to our Service. He said he wants Admiral to approve the replacement of his windscreen with the manufacturer's glass. Our Investigator didn't uphold Mr K's complaint saying it wasn't unfair for Admiral to replace the windscreen using non-manufacturer made glass. Mr K didn't agree, and the complaint 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, I agree that the complaint shouldn't be upheld. I'll explain why.

Mr K's policy says that Admiral will pay to repair or replace broken glass in his vehicle's windscreen. And if they need to replace any glass, Admiral may use glass which isn't provided by the vehicle's manufacturer but is of a similar standard and quality. Mr K told us the word 'may' here means Admiral should be able to replace the windscreen using glass from the manufacturers. It is true that Admiral can do so, and they've given an option for this by offering Mr K the chance to make up the difference in price to have the manufacturer's glass installed. But that doesn't mean the policy doesn't allow them to use the glass their repairer recommends or that it's unfair for them to. And I'm satisfied the policy allows Admiral to replace Mr K's windscreen with glass not made by the manufacturer as long as it's of a similar standard and quality.

I looked into the repairer Admiral uses to replace glass and can see they have significant experience in replacing glass in a wide range of vehicles. And I think Admiral have provided

Mr K with a reasonable explanation as to why he wouldn't be at a disadvantage by having the repairer's choice of glass installed. If Mr K agrees to have Admiral replace his windscreen with the glass the repairer recommends, I'd expect them to carry out a long and lasting repair. And if something did go wrong in the future with the glass, then I'd expect Admiral to look into any issues with the glass and consider putting right any problems caused.

Mr K has supplied our Service with an advisory letter from the manufacturer. It says they recommend that any windscreen replacement be carried out using only genuine windscreens from the manufacturer. It says the use of non-genuine components isn't approved by them and may negatively affect the vehicle's safety systems, structural integrity, noise and vibration, and compliance with warranty. The advisory says installing a windscreen not approved by the manufacturer *may* negatively affect the vehicle, it doesn't say it *will* – although I can understand why Mr K would want the manufacturer's glass supplied and fitted based on the letter.

I don't think it was unfair for Admiral to offer to use the manufacturer's glass if Mr K pays the difference in price. Ultimately, the policy allows Admiral to use glass which isn't provided by the vehicle's manufacturer. And although I appreciate Mr K feels the repairer's windscreen won't be of the same specification as the manufacturer's glass, it doesn't mean the glass replacement isn't suitable. I haven't seen persuasive evidence to support Mr K's position that Admiral's chosen repairer's glass isn't an acceptable replacement. And I won't be directing them to use the glass provided by the manufacturer to replace his windscreen.

I also understand Mr K isn't happy he wasn't told about Admiral's previous arrangement to not use manufacturers' glass if a vehicle is over three years old. This is mentioned in previous policy wording so not relevant to this claim. Any complaint about Mr K being made aware of changes to the policy at the point of sale or renewal hasn't been addressed as part of this complaint. But it would unlikely have made a difference as Mr K's car is more than three years old. And most insurance policies I've seen have similar wording about using non-manufacturer's parts so I wouldn't think Mr K has been affected by the change in wording.

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 K to accept or reject my decision before 10 February 2026.

Andrew Wakatsuki-Robinson
Ombudsman