

The complaint

Mr R complains that Admiral Insurance (Gibraltar) Limited unfairly cancelled his motor insurance policy.

What happened

Mr R held a motor insurance policy with Admiral. That policy required data to be collected by a telematics device – a black box.

Ultimately, Admiral cancelled Mr R's policy. It said the black box was disconnected for more than 5% of the mileage done in the car.

Mr R complained about that cancellation. He said the first he heard about it was when he was told the policy had been cancelled – he said he received no warnings. He also said he never removed the black box. He complained to Admiral.

Admiral didn't change its position. It said the data showed the box was disconnected and that it didn't show any errors. It said it sent Mr R warnings of the disconnection and the driving score before it cancelled the policy.

Unhappy, Mr R brought his complaint to the Financial Ombudsman Service.

Our Investigator didn't recommend Mr R's complaint be upheld. She said she was satisfied Admiral had reason to cancel the policy based on the data. And she was satisfied Admiral sent Mr R adequate warning and notification of the cancellation.

Mr R didn't agree and maintained he'd never received any warnings about the policy being cancelled. He asked for an Ombudsman's 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.

Having done so, I'm not upholding this complaint. Like our Investigator, I'm satisfied Admiral had valid reason for cancelling the policy, in line with the terms and conditions. And I'm satisfied Admiral sent Mr R adequate warnings and notice of the cancellation.

The terms and conditions of Mr R's policy with Admiral say it Admiral can cancel the policy giving seven days' notice if...

- *“you interfere with the signal that is emitted from the Plug & Drive unit or make any alterations such as reverse engineering, dismantling or remove any components.*
- *you unplug the Plug & Drive unit for more than 5% of the mileage or monitoring period.*
- *if your driving data shows a poor score or high risk driving your policy may be*

cancelled.

- *if your driving manner or speeding continues following our additional feedback support." (p.9)"*

Admiral has shown that at the point it issued the cancellation notice, the device had been disconnected for 7.8% of the time. I understand Mr R says he didn't unplug the device, but I've not seen anything to explain why the data showed the device being disconnected. Admiral said the device showed no sign of errors. So, based on that, I'm satisfied Admiral was acting in line with the terms of the policy when it decided to initiate and then follow through, with the cancellation of the policy.

I'm also satisfied Admiral gave ample warning of its decision. I understand Mr R says he received no warnings by email. But I'm satisfied Admiral sent them, and that they were sent to the email it had on file for Mr R. Email was also Mr R's preferred method of contact. The test we apply is one of proof of sending, not proof of receipt – I'm satisfied Admiral passed that test. I've seen it sent emails notifying Mr R the device had been unplugged, that the driving score was poor and that it put the policy at risk of cancellation, then the seven day warning of cancellation based on the black box being unplugged for more than 5% of the mileage travelled.

When the policy was cancelled, Admiral sent an email confirming it, as well as a letter in the post, which is what we'd expect it to do. I understand Mr R says it could have called him, but that's not something it's required to do. It followed his communication preference and sent the notice of cancellation in a second medium. So based on that, I'm satisfied it gave adequate notice and confirmation of the policy cancellation.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 5 March 2026.

Joe Thornley
Ombudsman