

The complaint

Mr M complains about the cancellation of his motor insurance policy by Admiral Insurance (Gibraltar) limited (Admiral).

What happened

Mr M took out a motor insurance policy with Admiral in July 2025. On 13 September 2025 he updated his direct debit details on the online portal. Mr M changed the payment date from 16th to 30th of the month and changed the bank account details. Mr M says the portal confirmed the next payment would be due on 30 October 2025 and he also received a letter confirming that date the next payment was due.

Admiral said it tried to take the direct debit on the due date of 16 September 2025 as September payment was already in process when Mr M made the policy changes. It said it had applied for September's payment on 11th before Mr M amended the details.

When Admiral tried to claim September's payment, it said that Mr M's bank confirmed the direct debit had been cancelled, so it couldn't reapply for the premium.

Admiral sent two emails on 18 September 2025 and 21 September 2025, to inform Mr M there had been a problem with his direct debit instruction. The emails said if it didn't receive payment, it would cancel his policy within 14 days. Mr M said he never received the emails.

But on 6 October 2025, Mr M said he received an email confirming if payment wasn't received within seven days the policy would be cancelled and referred to the previous two emails.

Mr M complained to Admiral.

Mr M says he sent confirmation to Admiral asking it to cancel the policy on 12 October 2025, the day before Admiral had automatically cancelled it.

Admiral didn't agree. It said it had followed its process of cancellation. It said it applied for the monthly premium payment in September 2025, but the payment wasn't successful.

Admiral said it sent default letters and emails of the missed payment, letting Mr M know the policy had an outstanding premium that needed to be paid before 13 October 2025.

Mr M remained dissatisfied and bought his complaint to this Service.

Our Investigator didn't uphold the complaint. They said they were satisfied Admiral had acted in line with the terms of the policy. Mr M didn't agree, so his complaint has been passed to me to make a decision.

I issued a provisional decision and didn't uphold Mr M's complaint as follows:

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. I'll explain why.

Mr M says he's unhappy because Admiral placed a cancellation marker against him on the insurance databases. I've considered whether Admiral has treated Mr M fairly.

Mr M has provided copies of an email he sent to Admiral before the cancellation deadline, asking it to cancel his policy with immediate effect. When I looked at the email, I was persuaded that Admiral should've cancelled the policy using Mr M's request and recorded it as him cancelling it, rather than Admiral.

I wrote to Admiral with the evidence, because I didn't think this was fair. I was persuaded that Mr M had cancelled his policy before the deadline and asked Admiral to remove the cancellation marker from any database.

Admiral responded and confirmed that it backdated the cancellation to 12 October 2025 and updated the cancellation reason as 'customer driven' instead of non-payment, it said it confirmed this to Mr M in an email at the time. Admiral also confirmed that hasn't recorded any cancellation marker against Mr M on any internal or external databases. Considering this I don't think Admiral have acted unfairly.

Taking all this into account, my provisional view is that I don't intend to uphold this complaint.

My provisional decision

My provisional decision is that subject to either party providing me with further evidence. I don't intend to uphold this complaint

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 as neither party have responded to say they accept or reject my provisional decision, I see no reason to reach a different conclusion.

So this final decision confirms the findings set out in my provisional decision that I do not uphold Mr M's complaint.

My final decision

My final decision is that I do not uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 May 2026.

Lorraine Ball
Ombudsman