

## The complaint

Mr and Mrs L complain about Admiral Insurance (Gibraltar) Limited in relation to their home and motor insurance policies.

They say Admiral made a misleading offer to combine the policies, handled their subsequent complaint unfairly, and refused to renew their home insurance policy due to the complaint.

As Mr L has primarily dealt with matters, I'll refer to him on behalf of Mrs L for simplicity.

## 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.

Our investigator thought Admiral acted fairly overall. I agree, and for the same reasons, so I don't think it's necessary for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr L held separate home and motor insurance policies, both underwritten by Admiral. During a phone call, it made him an offer to combine the policies. Admiral said doing so would simplify things and may mean Mr L could benefit from a discount. But it was his choice whether to proceed or not.
- Mr L thought the offer was presented in a way which suggested it would be cheaper to combine the policies but, when he considered the figures in more detail, he thought it would actually cost more. And when he asked for further information about the figures, Admiral didn't provide it. So he didn't take up the offer.
- I haven't considered the offer in detail. That's because, *even if* I thought the offer wasn't presented appropriately, Mr L can't have suffered a financial loss as a result. And I don't think the offer caused avoidable distress and inconvenience such that Admiral should pay Mr L compensation. Ultimately, Admiral was entitled to make an offer to Mr L to combine the policies – whether he thought it was a good offer or not. If Mr L thought the offer was unattractive or unclear, he was under no obligation to take up the offer – and he was aware of this.
- I understand Mr L complained, at least in part, because he thought the way Admiral presented the offer *could* have caused a financial loss – to him, if he accepted the offer, or to others who may receive similar offers, particularly those who may be vulnerable. However, the role of this Service is to resolve the specific dispute brought to us – not to consider what may have happened if the circumstances had been different and/or to effectively act as regulator and consider Admiral's practices more widely. That role falls to the Financial Conduct Authority (FCA).
- As our investigator has explained, we don't have the power to consider complaint handling. So I can't comment on how Admiral handled this complaint.

- Mr L later noted Admiral didn't offer to renew the home insurance policy. He thought Admiral acted this way because he'd complained – and that was unfair.
- As this point wasn't part of the original complaint, I wouldn't usually consider it. But on this occasion, Admiral has provided relevant information about this point, and I think it would provide a more complete answer to include it. So I've done so.
- Admiral isn't required to offer a policyholder a renewal. Nonetheless, it's shared information with this Service to show the decision it made is in line with its general underwriting criteria which applies to all customers. So Mr L has been treated consistently with other customers – and hasn't been treated differently because of the complaint.
- Overall, for the reasons given, I'm satisfied Admiral has acted fairly and reasonably in the circumstances.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L and Mr L to accept or reject my decision before 7 May 2026.

James Neville  
**Ombudsman**