

The complaint

Mr T complains about Admiral Insurance (Gibraltar) Limited's handling of his home insurance claim.

Admiral is the underwriter of this policy i.e. the insurer. Part of this complaint concerns the actions of its agents. As Admiral has accepted it is accountable for the actions of the agents, in my decision, any reference to Admiral includes the actions of the agents.

What happened

In early 2025, Mr T's home was damaged by a storm. He contacted Admiral's home emergency team who said it would cover the cost of temporary repairs to Mr T's conservatory roof if he sourced his own tradesman. So, Mr T arranged for the temporary repair to be carried out.

A couple of weeks after the storm, Mr T phoned Admiral to chase for an update. The home emergency team transferred him to the buildings & contents claims team so he could discuss permanent repairs to his home.

Admiral told Mr T it would be over a month before its supplier could attend. It said it could offer him a cash settlement if he provided two quotes and photographs of the damage. Mr T provided documents to support his claim, but he was told they'd been sent to the wrong team. This meant there was a delay in them being reviewed.

Admiral made a cash settlement offer for damage to the buildings and contents. But Mr T said this wasn't sufficient. After some further consideration, Admiral significantly increased its cash settlement offer.

Mr T raised several complaints about Admiral's handling of his claim. Admiral acknowledged there had been some poor communication and avoidable delays. It paid him a total of £1,161 for distress and inconvenience. It also paid him around £300 to compensate him for delays in making payments to him.

Mr T remained unhappy and asked the Financial Ombudsman Service to consider his complaint.

Our investigator acknowledged that Admiral's errors had caused Mr T significant distress and inconvenience. But she thought the compensation it had paid Mr T was enough to put things right.

Mr T disagreed with our investigator's outcome. He said Admiral had treated him and his wife with no dignity. He'd had to chase it continuously. Admiral never put him or his wife up in a hotel despite their disabilities and had never offered to put his pets in kennels. They were left for five months before Admiral took any ownership. So, his complaint has been passed to me to decide.

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've decided not to uphold Mr T's complaint. I'll explain why.

I've considered everything Mr T has told our service, but I'll be keeping my findings to what I believe to be the crux of his complaint. I wish to reassure Mr T I've read and considered everything he has sent in, but if I haven't mentioned a particular point or piece of evidence, it isn't because I haven't seen it or thought about it. It's just that I don't feel I need to reference it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

Communication and delays

The relevant industry rules require insurers to handle claims promptly and fairly. They should provide reasonable guidance to help a policyholder make a claim and provide appropriate information on its progress.

Mr T says Admiral's communication with him was very poor. After he sent documents to Admiral, he was told he'd sent them to the wrong people. The loss assessor who visited his property was rude and suggested that decorating work in the property that had started prior to the storm was being done because of the claim.

Mr T says the property was left in a dangerous condition and both he and his wife were caused anxiety due to delays in the progression of the claim. He had to arrange for his own contractors to carry out repairs. There were too many people involved in his claim and he had to continuously chase for updates from Admiral.

I can see that Mr T first contacted Admiral's home emergency team in January 2025 and was given approval to arrange a temporary repair to his conservatory roof. Admiral appears to have taken Mr T's email address down incorrectly. So, I don't think he would have seen the email the home emergency team sent which included a telephone number to make his buildings claim. This meant that Mr T made his buildings claim around two weeks after the home emergency claim.

As Admiral told Mr T it couldn't arrange for its supplier to attend for around a month, it was agreed that he could get his own quotes and provide photographs to support his claim. Mr T attempted to send these in early March, but these went to the supplier who was dealing with his home emergency claim. Mr T was given a different contact details to send them to a few days later.

Once it had received the requested information from Mr T, Admiral sent it to its loss adjuster for review. Admiral has acknowledged a lack of communication from the loss adjuster. Mr T was offered a settlement for his buildings claim in mid-April, but this was far less than the amounts he was quoted for repairs. Admiral's initial offer for Mr T's contents was also far lower than the amount he was claiming for.

I can see that Admiral had some concerns that the repair quotes Mr T had provided included costs that weren't covered by the claim. However, Admiral decided to pay the full repair quote to avoid any further delays. According to Admiral's records it didn't initially receive a quote Mr T had sent for window repairs as it was sent to the wrong email address. But it added it to its settlement offer once it had received it. It also agreed to pay an additional

amount for the bathroom repairs and for contents. Admiral paid Mr T interest on two payments to reflect a delay in raising these. It says the claim was settled in full in June 2025.

I think Mr T was caused a significant amount of distress and inconvenience due to Admiral's poor communication and delays. I've considered the impact of these in the overall amount of compensation I think Admiral is responsible for.

Alternative accommodation

The policy's terms and conditions say Admiral will pay "*the reasonable cost of temporary accommodation for you, your family and your pets while your home is being repaired*" if the home is not "*fit to be lived in after loss or damage resulting from a buildings insured risk*".

Mr T is unhappy that Admiral didn't offer to put him and his wife into alternative accommodation or cover the cost of placing his dogs in kennels. He says he and his wife couldn't stay in the property after the storm event as it was not safe or watertight. His wife stayed with friends after he returned to the property. He says his pets had to stay at the property because he couldn't afford to pay for kennels.

Admiral says it didn't offer alternative accommodation or disturbance allowance because Mr T still had access to facilities in his home. However, it says it's willing to cover costs for any hotel expenses incurred by Mr T or his wife if he sends receipts.

Given that Mr and Mrs T don't appear to have incurred any expenses for alternative accommodation, I can't tell Admiral to reimburse them. However, I have considered the distress and inconvenience Mr T experienced as a result of not being offered alternative accommodation. And I've factored this into my broader assessment as to what a reasonable level of compensation is for this complaint.

Equality Act 2010

Mr T has suggested that Admiral failed to make reasonable adjustments for him and his wife to take into account their disabilities under the Equality Act 2010. I've taken the Equality Act 2010 into account when deciding this complaint – given that it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable. If Mr T wants a decision that Admiral has breached the Equality Act 2010, then he'd need to go to Court.

I can see that Mr T mentioned that his wife had anxiety due to his home not being 100% secure in a call in mid-February. According to Admiral's notes in mid-April, Mr T said his wife had to move out of the property and he was starting to struggle with anxiety. About a week after that, Mr T mentioned his and his wife's disabilities in a phone call with Admiral.

Looking at Admiral's notes, it appears to have decided to pay the full repair costs Mr T quoted for because of their vulnerabilities. This was despite concerns that the quotes included repairs for damage that wasn't covered by the policy. It didn't want to cause any further delays. However, the claim wasn't fully settled until around six weeks later because Admiral hadn't taken into account some of the repair costs and Mr T needed to provide further information to support these.

I haven't seen anything to suggest that Admiral was aware of Mr and Mrs T's disabilities when it offered to cash settle the claim. However, I think Admiral's poor service had a greater impact on Mr T due to his and his wife's disabilities. So, I've taken this into account when considering what might be a fair award for distress and inconvenience.

Distress and inconvenience

It seems that Mr T only agreed to a cash settlement because Admiral told him its suppliers weren't available, but it took over four months for the claim to be settled. Mr T feels he wasn't supported by Admiral as he needed to arrange for work to be done himself. Given Mr T's disability, I think this was likely to have been more difficult for him.

I understand that Mr and Mrs T both moved out of the property after the storm. Mr T returned because his dogs remained at the property. However, Mrs T had to stay with a friend because she suffered from dementia and anxiety and didn't feel the house was safe. This meant Mr T had to go back and forth to visit his wife. Mr T also had to constantly chase Admiral to progress his claim. It was worrying for him to be staying in a property that wasn't watertight. He was also concerned about the safety to him and to others, because tiles were falling off the roof.

Having considered everything, I'm persuaded that Mr T experienced significant distress and inconvenience. However, Admiral has paid Mr T £1,161 to compensate him for this, which is in the range of what our service would typically award where the impact of a business's mistakes has caused substantial distress, upset and worry. We'd award this in circumstances where there may have been serious disruption to daily life over a sustained period, with the impact felt over many months, sometimes over a year.

I appreciate my answer will be disappointing for Mr T. But I think the compensation Admiral has paid him reasonably recognises the impact of its poor service on him. So, I'm not persuaded to award anything further.

My final decision

For the reasons I've explained, I don't uphold Mr T's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 10 April 2026.

Anne Muscroft
Ombudsman