

The complaint

Miss H has complained about the service she received when she called Admiral Insurance (Gibraltar) Limited.

What happened

The background to this complaint is well known to the parties and not in dispute. In summary Miss H had insurance policies with Admiral. Following a call in August 2025 she logged a complaint. She felt that the agent had been unsupportive and failed to take the fact that she was vulnerable into account. The agent advised that they were unable to email the home quotation as it was the end of their shift. They then charged an incorrect amount.

Admiral upheld the complaint, apologised to Miss H and paid Miss H £100 in compensation.

Unhappy Miss H referred her complaint to our service. She reiterated that she felt Admiral had failed to treat her as a vulnerable customer. She said that the call left her feeling extremely upset.

Our investigator recommended that the complaint be upheld. Having listened to the call he felt that the call handler could have handled the conversation better and been more supportive. He felt that given the impact the call had on Miss H Admiral should increase the compensation offered to £200. Admiral accepted this but Miss H didn't. She felt that £300 in compensation was more appropriate.

In an attempt to resolve the complaint our investigator put this to Admiral. It agreed to the increased sum in order to resolve the complaint. Miss H then rejected the offer she said that it didn't adequately reflect the seriousness of the impact on her mental health. She asked that the matter be reconsidered.

As no agreement has been reached the matter has been passed to me to determine.

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.

I'm aware I've summarised the background to this complaint and some sensitive medical details. No discourtesy is intended by this. Instead, I've focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I've fully reviewed the complete file and listened to the call in question. Having done so I agree with the conclusion reached by our investigator that further compensation of £100 is merited. I'll explain why.

The relevant regulatory requirements provide that insurers must treat customers fairly, so I've looked to see if Admiral did so here. As Admiral has admitted, the agent charged Miss H an additional premium of £2.15 which he shouldn't have done – this amount has been

refunded. Miss H asked to review the home insurance quote the agent gave before accepting the quotation. The agent said that the quote hadn't been accepted and his working hours were over so he wasn't able to email the documents, but he could help with the information verbally. The agent also asked if it was okay if he sent the documents the following day. Miss H said she was put off and refused this offer.

I completely accept that this was a stressful call for Miss H. She explained she would like the documents by email as she has dyslexia, and she has equipment on her computer that will read the documents to her. Her support needs were registered with Admiral. I find that was a very reasonable request and Admiral accepts that the document could have been sent without the quote being accepted.

However I don't find that the agent refused to help Miss H, he asked what Miss H would like him to do and asked if it was okay if the documents were sent the next day, but Miss H didn't want that. I appreciate that she was already upset and didn't wish to proceed to renew with Admiral. I find she shouldn't have needed to tell the agent about her support needs.

Miss H has said that the call resulted in an escalation to 'crisis mental health intervention' and has sent in a letter from the crisis home treatment team (CRHT) to her GP dated 20 February 2026. Although I haven't seen any medical evidence to show that the escalation to the CRHT was as a direct result of the call six months earlier, I accept Miss H's testimony that her symptoms were triggered and resulted in a clinical escalation. I'm grateful for her explanations as to how severely the call impacted her mental health.

It follows that I am satisfied the call caused Miss H great distress and upset. I'm pleased to note that Admiral acknowledged this, apologised and offered compensation. But I find that as Miss H had a vulnerability it made her susceptible to greater impact. Accordingly, I find that the compensation paid of £100 is low. It is difficult to put a financial price on suffering of this kind. But having carefully considered all the representations made I'm satisfied that a total of £200 is fair and reasonable compensation in the circumstances. This means a further £100 is to be paid to Miss H. I recognise that Miss H was hoping that the consideration of her complaint by an ombudsman would lead to a higher award. I'm sorry to disappoint her.

My final decision

My final decision is that I uphold this complaint. I require Admiral Insurance (Gibraltar) Limited to pay Miss H further compensation in the sum of £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 15 May 2026.

Lindsey Woloski
Ombudsman