

## **complaint**

Mr G complains about the service he received from Admiral Insurance Company Limited when he made a claim on his motor insurance policy.

## **background**

Mr G says his car was hit by a third party vehicle – and because of this he put in a claim to Admiral for the damage to his car.

Mr G was initially told by Admiral that the third party vehicle was uninsured. And this would mean he would lose his no claims discount (NCD). Mr G has told us that he spent a considerable amount of time chasing up his claim with Admiral and the police. Around a month later, it came to light that Admiral had recorded the wrong registration number for the third party vehicle. And that the third party vehicle was in fact insured. This caused delays to the claim being processed.

Mr G has said that when he went to make a complaint about how his claim had been handled, he also experienced difficulties. And wasn't happy with the service he received from the claims handler.

Admiral investigated Mr G's concerns and agreed that it hadn't handled his claim appropriately. It recognised that it had made mistakes which caused delays and that this was likely to have added to Mr G's distress. Because of this, Admiral agreed to waive the excess for the claim Mr G had put in – this would have normally been £450. And it offered him £200 for the distress and inconvenience.

Admiral also investigated Mr G's concerns about the service he received when he went to make a complaint. It agreed that the case handler could have been better – in that she could have included the complaints departments' number when Mr G said he wanted to make a claim. But other than this, Admiral felt that the case handler had been helpful.

Mr G wasn't happy with the level of compensation Admiral had offered him. He thought that he should get more given the impact the errors had had on him. He says the errors caused him much stress and he had to drive around in a damaged car while the claim was being dealt with.

Our investigator didn't uphold Mr G's complaint. She agreed that Admiral didn't handle the claim appropriately and that the mistakes caused delays – and Mr G suffered distress as a result of this. She acknowledged that Mr G wanted his complaint to be handled differently, but thought Admiral's case handler hadn't deliberately put barriers in the way of Mr G raising a complaint.

Mr G didn't agree with our investigator, but didn't give any reason as to why. Because neither party agrees on a fair way to resolve this complaint, it has been passed to me to make a final decision on the matter.

## **my findings**

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, while I'm sorry to disappoint Mr G, I'm not upholding this complaint.

Both parties agree that Admiral could have done much better in its handling of Mr G's claim and that the errors it made caused delays in the claim being processed – which in turn caused Mr G distress and inconvenience. Because both parties agree on these points, I don't need to make a finding on what Admiral may have done wrong. But I do need to consider whether Admiral has done enough to compensate Mr G for this. And I think it has.

Mr G said he spent a lot of time trying to resolve things with Admiral and the police. He spent around a month thinking that the third party driver was uninsured, which inevitably meant Mr G was concerned about what would happen with his claim and the impact this could have on his NCD. I have no doubt that this error caused Mr G much stress. But Admiral has also recognised this by waiving the excess fee of £450 - it has also paid him £200 on top of this. The claim was eventually settled as 'non-fault' and his no claims discount hasn't been impacted. Mr G says he had to drive around in a damaged car – and I can appreciate that this isn't by any means ideal. But I have seen the report that Admiral sent to us to show that the car was still driveable. So taking everything into account, I'm not going to ask Admiral to do anything more here as I think the level of compensation it has already offered is reasonable in the circumstances.

Mr G had concerns with the way his complaint was dealt with and felt as though the complaints handler at Admiral was putting barriers in the way of him making a complaint. I haven't seen anything that makes me think this happened. I can see the complaint handler sent Mr G an email with the contact details of the complaints department so Mr G could get in touch with them. I can see the complaints department contact number was missing from the email, but I don't think this has had much, if any, impact on how long it took for Admiral to look into this complaint. Or that this has inconvenienced Mr G considerably. Admiral has apologised for the complaint departments contact number not being included in the email it sent to Mr G. And I think this is a fair way to resolve this part of Mr G's complaint.

### **my final decision**

For the reasons set out above, I'm not upholding Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 26 August 2019.

Sophie Wilkinson  
**ombudsman**