

## **The complaint**

Mr L was unhappy with the difficulties he encountered when trying to communicate with Admiral Insurance (Gibraltar) Limited (“Admiral”) regarding his motor insurance claim. His written off car was delayed in getting picked up by the salvage team.

## **What happened**

Following an accident, Admiral accepted Mr L’s claim and wrote off his vehicle as it was beyond economic repair. He received a valuation a few days later after he’d spent a long time trying to contact Admiral.

Mr L thought the valuation was too low and said he spent “many hours” on hold during a one-week period whilst trying to speak to someone at Admiral. He tried to use the chat facility online but was told his query needed to be done by phone.

Mr L accepted a settlement figure, but the written off car wasn’t picked up for a further five weeks by the salvage team. Admiral apologised for the delays and for the difficulties Mr L experienced trying to contact it. It paid Mr L £125 in compensation. Mr L wants £500 in compensation.

Our investigator decided to uphold the complaint. He increased the compensation by £150 (to £275) in total as he thought the delays and waiting on the phone had caused a greater inconvenience for Mr L. Mr L disagreed, so the case has been referred to an ombudsman.

## **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.

Admiral has accepted its service has dropped below the standard that it ought to provide, so I’ve only considered what the appropriate level of compensation is.

Having reviewed the case, I think Mr L’s expectations for compensation are unrealistic. Our service has a defined framework for setting compensation. Whilst I uphold the complaint, I think the £275 total stated by our investigator is in line with what our service would award for circumstances such as these. I’ll explain why.

I appreciate Mr L spent a long time trying to contact Admiral. Admiral has explained it was a busy time, but acknowledged it needs to ensure enough agents are available at these times. The accident occurred just before the new year and Mr L had agreed a settlement just under two weeks later. I think this is a reasonable amount of time. I don’t think Admiral has taken longer than I would expect, especially when considering in that time were two weekends and two bank holidays.

I appreciate it was frustrating for Mr L not been able to contact Admiral, and that is why I think compensation is due. However, I don’t think the time between the accident and the settlement been agreed is unreasonable.

I think Admiral should've picked up the damaged car earlier. Therefore, I do think compensation is fair, but I don't think what Mr L has requested is proportionate to the actual distress and inconvenience suffered. I think in any claim there will be a level of inconvenience due to the incident itself and having to go through the claims process. Unless there are obvious hazards in not picking up the vehicle immediately, I don't think it's unreasonable that the salvage would normally take a few weeks. I think the actual delay is only a couple of weeks, so I can see this may have caused Mr L a small inconvenience. There isn't evidence that Mr L has suffered a financial loss in storing his vehicle.

Therefore, as I've explained, I uphold this complaint and will increase the level of compensation by £150 (to £275 in total) for distress and inconvenience, in line with our compensation framework.

### **My final decision**

My final decision is that I uphold this complaint. I require Admiral Insurance (Gibraltar) Limited to pay Mr L

- £150 compensation (so £275 in total).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 2 January 2024.

Pete Averill  
**Ombudsman**